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THE SIXTH

EVALUATION REPORT

ON WORKING OF
COMMUNITY DEVELOPMENT
AND
N. E. S. BLOCKS

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JUNE, 1959

PROGRAMME EVALUATION ORGANISATION
PLANNING COMMISSION

PREFACE

The present report contains four studies on the Planning Process, Pilot Projects in Cottage Industries, Social Education and Large and Small cooperative societies. The enquiries on which these studies are based were carried out during the period July 1958 to January 1959. They were made possible by the cooperation that the Organisation received from the Ministry of Community Development and Co-operation, the State Governments and their officers, in particular the Development Commissioners, the Block Development Officers and other extension officers and the village level workers and finally, of course from the hundreds of villagers who patiently and courteously answered the string of questions that were put to them. The Chairman takes this opportunity to thank them all for the help they gave the Organisation.

(D. Ghosh)
Chairman
Programme Evaluation Board

New Delhi :
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Chapter I

INTRODUCTION

The present report, the sixth, on the Evaluation of the Community Development Programme follows the practice adopted last year. Instead of attempting an overall review of the programme, we have selected a few important aspects and dealt with them rather more fully. Last year's report covered panchayats, agricultural practices and the Village Level Worker's records, besides general issues of block administration. The present report is made up of studies on the planning process at the block and the village levels, pilot projects for cottage industries, large and small cooperative societies and social education.

The importance of these topics should be obvious to the reader. The Community Development Programme was sponsored by the Government and is still largely administered by the bureaucracy. But the accepted objective is to make it a people's movement, with the villagers taking over the responsibility for framing and executing the plans for local development. This requires, on the one hand, democratization and strengthening of the local institutions and training of the rural people for their new responsibility and on the other, reorientation of the official, and readjustment of his relations with the common man in the village.

A number of official measures have been taken to these ends. But the results achieved are, as yet, far from satisfactory. The targets for local development at the district and the block levels are, in most instances, received from above. The non-official member of the local body does not play his proper role and the official is unwilling to divest himself of his power and responsibility, while the common villager is hardly interested. Only in some areas, a small beginning has been made with village plans and a still more limited effort initiated to base these on plans for the rural family. The objective of basing village plans on plans for each individual family in the village was clearly formulated years ago; but it seemed to have largely slipped out of view. One gets the impression that too little is being done to strengthen the foundation relatively to the resources spent on the super-structure. The Ministry of Community Development and Cooperation has drawn up a scheme for the training of the non-official members of the Block Development Committees. But much more is needed; the operation has to start at the village level.

The third chapter deals with pilot projects for rural industries. The decay of our rural arts and crafts and the increased dependence of the people on agriculture are serious national problems. The pilot projects are expected to contribute to their solution by training artisans, helping them with loans in cash and kind, and organising them into cooperatives. Our study is designed to throw light on the working and the results of these projects.

Judged by immediate results, the projects have not done badly. Some ten thousand and six hundred artisans were trained at the 15 projects studied by us. The majority of the trainees were satis-

fied with the content and the standard of the training they had received; most of them stated that they had learnt improved designs and the use of better tools. Again industrial cooperatives were organised in the large majority of the villages from which the artisans came, and the recipients of the loans were able to use better raw materials, tools and designs.

But the picture changes considerably when we come to the ultimate contribution of the projects to the development of rural arts and crafts. Only 37% of the trainees—55% of whom had received stipends—in the 9 crafts selected by us for study took to their crafts after training and only 16% joined industrial cooperatives.* The societies, on the average, lent out only one-fifth of the total funds they had themselves received from outside and with the exception of the Khadi Societies, they rendered marketing assistance to only 1 out of every five members. The results are finally summed up in our findings; only small proportions of the trainees and the loanees increased their output and still smaller proportions, their incomes.

The pilot projects were established "to act as laboratories for controlled observations to find possible solutions to problems that have come up in the field of cottage and small scale industries". The projects, as we found them, have hardly fulfilled this purpose. In the first place, they are not based upon adequate investigation into the problems that the rural industries in different areas have to face.** They could not, therefore, be designed to meet those problems. Secondly, the various All-India bodies and Commissions concerned with cottage and small industries have not evolved the practice of thinking together to ensure the establishment of local projects designed to meet local problems. In fact, as our enquiry shows, the projects are largely the handicrafts of single persons, *viz.*, the Community Projects Officers (Industries), though they are vetted by the State Governments and the All-India bodies. Thirdly, the projects were expected to study the possibilities of developing markets for the products of cottage industries locally with the participation of the people and the project staff. But the administration of the projects has only a slender relationship with that of the general development of the blocks covered by them. The Community Projects Officer (Industries) and the Block Development Officers belong to diffrent departments; the former is not always a member of the Block Development Committees and while there is provision for Project Action Committees to cooperate with the Block Development Committees, the former were found in only 6 of the 15 projects studied by us. The industrial and the non-industrial programmes of rural development are, in consequence, hardly coordinated.

The basic problem of rural industries is the limited market for industrial goods in the countryside. This, in its turn, is due to the

*A more detailed enquiry about a smaller sample of trainees reveals that a good propor-
tion of them were attracted to the projects by the prospect of stipends. A similar motive
seems to have been responsible for the creation of a good number of the industrial coopera-
tives in recent years.

**The projects had come into existence before the Ministry of Commerce and Industry
could, at the instance of the Community Development Ministry, carry out surveys into the
scope for rural arts and crafts in different parts of the country.

low income from agriculture and the increasing competition from factory industries. But there is no assurance that as the income from farming increases, the scope for rural industries will expand; in fact some studies show that the more prosperous farmer prefers the "superior" products of factory industries to the articles made by village artisans. In the final analysis, therefore, the future of rural industries depends on their capacity to compete with and their opportunity to complement the factory industries. None of the pilot projects were designed to investigate the second possibility, while in regard to the first they have not tried "possible solutions" that lie beyond the ordinary. There is small evidence of experiments with equipment of a higher order rather than "improved" tools, with the use of power other than that of the human muscle, with industrial forms other than small cooperatives, and with marketing organisations at all comparable in efficiency with the private merchant or the agent of the big industry. It will be risky to use the experience of these pilot projects to extend the scheme to new areas.

The fourth chapter deals with Social Education. We have not equated it with social amenities, though there is nothing wrong in education having some recreational element. Nor have we identified it wholly with the creation of institutions, though we have studied the operation of three institutions, *viz.*, the Adult Literacy Centres, the Community Centres and the Village Leaders' Camps. The central purpose of the present study has been to go behind the institutions and find out the impact of the programme on the rural people—on their ideas, attitudes and outlook.

To this end, we framed a few simple questions. The first relates to the extent of understanding of the purpose of Social Education among the villagers. According to our enquiry 65% of the persons interviewed had no understanding of Social Education and only 7% had a good understanding. The enquiry incidentally brings out the fact that there was more understanding of Social Education among the literate than the illiterate and among participants in adult literacy and community centres than others, but again there were more literate among the participants than the non-participants.

The next set of questions bears upon the views of the villagers to a number of important social issues, *e.g.*, purdah, age at marriage of girls, the dowry system, etc. To estimate the influence, if any, that the programme may have had, we collected data for blocks and comparable non-block areas which did not have the benefit of an organised programme. Our first finding is that more people in the blocks than in the non-block areas hold progressive views on almost all the issues listed. But again the blocks have higher proportions of literate persons than the non-block areas and in both block and non-block areas more among the literate than the illiterate have relatively liberal views. The evidences are not all in favour of literacy, but they are sufficient to reduce the special contribution of the Social Education Programme. The programme itself has made literate only 3% of the population in the blocks.

Two inferences are suggested by our enquiry; either the social education programme should concentrate much more on literacy and/or it must discover more efficient techniques of enlightening the large mass of the rural illiterate. Our study of the community

centres in the block and non-block villages shows that the radio and the library attract the largest proportion of the participants, that where a centre has more than one activity, the people show a preference for the educational rather than the recreational and that what few suggestions the villagers interviewed had to make related mostly to the educational activities. The desire for knowledge seems to be fairly widespread in the villages. The Community Development Programme has to devise ways and means to take advantage of this great force for social change. One obvious method is to make adult education in the rural area the responsibility of the Education Department. This would enable the block administration to incorporate the village school teacher into the programme as an extension officer on terms similar to those on which other specialists serve their respective fields under the general guidance of the Block Development Committee.

The fifth chapter deals with a problem, *viz.*, the large vs. the small cooperative society which may be said to belong to history. In November, 1958, the National Development Council resolved in favour of the small cooperative society and last January a Working Group, set up by the Ministry of Food and Agriculture, worked out the administrative and organizational arrangements for implementing the resolution. But our field enquiries had been nearly over by the time National Development Council met. For this reason and because of the basic importance of the topic, we decided to complete the report.

The issue is no longer a choice between the large and the small cooperative society, but what should be done to make the small society viable. The crime of the small society is its smallness. The average small society has a membership of 64 persons, roughly equivalent to 22 persons per every 100 households in its jurisdiction, a share capital of Rs. 30 per member, a deposit of Re. 1 per member and a loan business of Rs. 9,000 a year. The low values of all its dimensions show that the small society can grow considerably without extending its geographic coverage. One of the objectives of rural planning is for the cooperative society to reach every family in the village. As this goal is approached, the "small" cooperative society will become both a viable business concern and an instrument of social development.

The small society has not had a full trial. The grant of credit is not yet linked with marketing and the change from credit-worthy persons—of whom there may be only a few in a village—to credit-worthy purposes—which cover all productive activity—has not yet taken place to any appreciable degree. The Government which has not as yet helped the small societies to employ paid trained secretaries may find the subsidy costing less than the loss from the liquidation of hundreds of societies every year. There would still remain the problem of unproductive loans. It should be one of the functions of the Social Education Programme to educate people out of costly social customs, and if loans for credit-worthy purposes are properly utilised, the resulting increase of income should accommodate the irreducible minimum of expenditure on non-credit-worthy purposes.

As in the past, we have tried to be as objective as possible. The various studies have been organised in such a manner that the facts

speak for themselves; where conclusions have been drawn or suggestions made, these are thrown up by the analysis of the information gathered. It is, of course, for the reader to judge the extent to which we have succeeded in our purpose.

Our studies, however, still suffer from a serious limitation, the field enquiries on which they are based are not extensive enough to satisfy fully the requirements of statistical sampling. Moreover, though the Union Ministry of Community Development and Co-operation supplies assistance, leadership and coordination, the programme is worked by the State Governments over areas sufficiently large to merit separate treatment. There is, therefore, a case for supplementing All-India Reports by studies covering the programme within each State. The Programme Evaluation Organisation is aware of these needs and hopes to meet them as soon as its resources permit.

CHAPTER II

PLANNING PROCESS

1. *Framing of Plans*

The present chapter deals with an important aspect of the C.D. programme, *viz.*, the framing and execution of plans mainly at the block and the village levels. Some references have, however, been made to organisations at higher levels, in particular the district.

A distinctive feature of the programme as it is conceived has been its emphasis on democratic planning and execution. This implies (a) building of plans from below and (b) associating the people with their formulation and implementation. In practice, however, the programme has been marked by centralization, bureaucratic initiation, direction and control.

One of the main difficulties in passing the responsibility for development downwards and getting people to participate in the formulation and implementation of the programme has been the weakness and the absence of proper institutions at the lower levels. It was with a view to remove this difficulty that the Mehta Committee recommended in 1957 democratic decentralization including conversion of the block into an effective development unit under the broad supervision of the Zila Parishad, and strengthening of the panchayat as an agency for village development.

The purpose of this chapter is to assess the progress made towards the achievement of this ideal, as revealed by our field study, which was conducted in all States except Jammu and Kashmir during October-November, 1958. Altogether 38—17 stage II and 21 stage I including C.D.—blocks were studied by 20 PEOs and their assistants. In all States except Himachal Pradesh and Manipur, the Project Evaluation Officers (PEOs) were assigned two blocks each, one in the district in which the Evaluation centres are located and another generally from among the blocks studied by them for current evaluation last year. The PEOs in the two States mentioned above were given a block each. The number of blocks studied in different States varied from 1 to 6. Five villages were selected at random in each block, and a total of 190 villages covered. As in 6 instances, two blocks were located in the same district, the total number of districts covered by the survey is 35.

Practical considerations have determined both the number and the selection of blocks for study. It was considered difficult for a PEO to study adequately more than two blocks in less than two months' time, and there is some advantage in studying blocks with which one has been familiar for some time. Moreover, the evaluation blocks have been under the programme for a long time and other things being equal, their achievement may overstate rather than understate the progress made in the country as a whole.

The PEOs were asked to collect information according to a detailed questionnaire. They were, besides, required to prepare

qualitative notes on the blocks and the villages under study, containing critical appraisal of the framing of plans and their execution. Statistical information on staff, budget and activities was obtained from the Block Development Officers; other information from the other officials and non-officials.

In a letter* dated 25 March, 1952, the Planning Commission made the following recommendations to the States:

1. There should be in each State a State Development Committee consisting of the Chief Minister and other Ministers concerned with development work. The State Development Committee should be assisted by an Advisory Board consisting of the Development Commissioner and the Secretaries of the principal development departments.
2. There should be a district development committee in each district consisting of the officers of the various development departments with the collector as the Chairman. There should be in each district an officer of the rank of Additional Collector incharge of the development programme.
3. There should be at the Project level, a Project Advisory Committee consisting of the principal officers, leading public workers, a few representatives of agriculturists, the Chairman of the District Board, local representatives of the Parliament and the State Legislature.

The Community Projects Administration advised the State Governments on these lines in September, 1952.

Almost all States have at least two organisations at the state level, of which one is made up of officials and the other of non-officials only or of non-officials and officials. In some States, there is a third body, composed of ministers only in some and of officials only in others. These bodies are known by various names, *viz.*, State Planning and Development Board, State Planning and Development Advisory Board, State Planning and Development Committees.

In February, 1957, the Central Committee on Community Development suggested the formation, at the State level of an Informal Consultative Committee consisting of the Members of the State Legislature and the Union Parliament to advise the government on the working of the development programme. These committees have been set up in almost all States.

In all States except Orissa** there is to-day a single planning organisation in each district made up of officials and non-officials. In Orissa there is, in addition, an organisation consisting of officials only, while all members of the district organisation in Madhya Pradesh except the Chairman and the Secretary are non-officials. The District Development Board in Bombay which is responsible for all development programmes in the district has a sub-committee called the District National Extension Service/Community Development Advisory Committee.

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*No. TC/26/52 from the Secretary, Planning Commission, to all State Governments.

**The district organisation of Imphal East, Manipur and Mandya, Mysore, are wholly official in composition.

The members of the mixed organisations comprise the district officials of development departments, presidents of panchayats, Members of Legislative Assemblies, etc. But as the executive orders establishing these bodies define only the categories of persons eligible for membership, their membership varies widely from State to State—from 13 in Manipur to 137 in Hata, U.P. They sometimes vary widely even within the same State, *e.g.*, from 43 in Kotah to 73 in Jaipur in Rajasthan. The majority of the district organisations have between 21 and 75 members each.

For the reason stated above, the proportion of non-officials to total members too varies from 30% to 80%. The non-officials constitute a majority in about half the districts, while in a sixth they are 75% of all members. Even within the same State the proportion of non-officials varies significantly from district to district.

The planning organisation at the block is a mixed body consisting of both officials and non-officials. In Andhra, however, only the Chairman and the Secretary are officials. Following the conference of Development Commissioners at Mount Abu in May, 1958, these bodies which went by the designation, Block Advisory Committees, have been rechristened Block Development Committees in most States. In some others, *e.g.*, Mysore and Orissa, they still bear the old name.

The strength of the block organisation varies from 17 in a block in Kerala to 110 in another in U.P. Most block committees have between 21 and 50 members. There is no significant difference between blocks in stages I and II in this respect.

The proportion of non-officials to all members in the block committees ranges from 25% to 87%. They are in the majority in about 75% of all the blocks studied by us. In quite a few states the proportion of non-officials was raised during the last two years.

The Panchayat is expected to take a significant share in planning for the village. Of the 190 villages covered by our survey, 37 villages had no panchayats, while some panchayats covered more than one village. In the result, the 153 villages are covered by 145 panchayats. However, 16 other villages have other institutions, *viz.*, the village planning body or the Vikas Mandal, so that 21 villages have neither panchayats nor any other planning organisation. Of these, 11 villages belong to blocks with more than 4 years of existence.

The membership of the panchayat varies from 5 to 30; more than two-thirds, however, have fewer than 15 members each.

The members of the district organisations are nominated. In fact, most of them are members by virtue of the offices they hold and there is small room for the elected member. However, in some States, *e.g.*, Himachal Pradesh, the representatives of the Gram Sabhas in the District Advisory Committees are elected, while in others, *e.g.*, Madhya Pradesh, the Town Area Committees and the Gram Sabhas elect their representatives to the District Organisation. The chairman or president of the District Organisation is, in all instances, an official, mostly the collector but in a few cases, the sub-divisional officer. Only in 5 districts the secretary is an elected non-official. Elsewhere they are all officials.

In its first proposals, the Community Projects Administration had agreed that as conditions in the project areas might not be ripe

for panchayats and multipurpose cooperatives to elect their representatives to the Block Advisory Committees, the District Collector might nominate a specified number of their members. However, this was to be regarded as an interim measure and in February, 1956, the Ministry of Community Development suggested that the State Governments arrange for the election of representatives of panchayats to the block committees. Each panchayat was to elect one representative, but if this meant too large a representation, panchayat presidents might elect 5 from amongst themselves to the Block Committee.

In January 1957, the Community Development Ministry suggested to the State Governments that, in order to encourage the non-official members of the Committees to assume greater responsibility and play a more effective role, the Chairmanship of the Block Committee in PIP blocks and the Vice-chairmanship in other blocks should not be regarded as a preserve for officials only. However, our data show that the chairmen or presidents of the 28 blocks out of 38 studied by us were officials, in 10 blocks there was provision for an elected non-official president. Provision for a non-official vice-chairman has been made for all blocks in some States but in others for stage II blocks only, while no such provision exists in the remaining States. The secretaries of all block committees are B.D.Os.

With some exceptions, the members of the panchayats are all elected. In Bihar, the Mukhiya (President) alone is elected by the villagers, and he nominates the other members. The members of the village planning bodies in the erstwhile Hyderabad blocks of Andhra and of the Vikas Mandals in the erstwhile Madhya Pradesh blocks of Bombay, are all nominated by the government. The chairmen of the village panchayats are elected. Out of 34 blocks for which data are available, 5 have no provision for a secretary for the panchayat, in 27 the secretaries are paid officials; of the remaining 2 blocks, one has a nominated and another an elected secretary.

Only five States have laid down fixed terms from 1 to 3 years for the District bodies, while the question of fixed term does not arise in the case of purely official bodies as in Manipur and Mysore.

The Block Committees have fixed terms in 8 out of the 15 areas studied by us. The term, however, varies from 1 year in Assam and Mysore to 5 years in Bihar, U.P. and West Bengal.

The panchayats have everywhere fixed terms, usually of 3 years. In some States, however, they extend to 4 and 5 years, while in one State, *viz.*, West Bengal, they have been set up as temporary organisations for 1 year.

The district and the block organisations which are all non-statutory can have, in the nature of things, no power to prepare annual budgets. The allocations proposed by the officials are, however, placed before these bodies and their views taken into consideration by the district or the State administration in finalising the budgets. The sums finally approved are then divided among the units, the blocks, the panchayats, etc.

The Mehta Committee recommended the creation of (a) an elected self-governing institution called the panchayat samiti at the block level, and (b) a Zila Parishad at the district level. The former would consist of representatives elected by the panchayats with an elected chairman* and the latter of the presidents of the panchayat samities, the local members of Parliament and State legislature and the district level officers with the Collector as the chairman.

The response of the State Governments to these recommendations which were accepted in principle by the Central Committee has been various. Some have accepted them in large measure; others have different ideas. The Government of Andhra Pradesh has prepared a bill recommending the creation of statutory executive panchayat samities at the block level and of supervisory, co-ordinating Zila Parishad at the district level. The bill is under reference to a Joint Select Committee of the State legislature. Meanwhile, the State legislature has set up 20 ad hoc panchayat samities. In Assam a bill proposing the creation of similar organisations at the block and the union panchayat levels has been referred to a select committee of the State legislature. The Government does not propose to follow the recommendation for Zila Parishad. In Madras District Development Council and Panchayat bills have been passed by the legislature. The State also proposes to establish panchayat unions at the block level, but each district would have two development councils. The Government of Mysore intends to have development organisations at the district and also the taluk level instead of at the block level.

The Government of Bihar proposes to constitute regional advisory committees to guide and supervise the panchayats. It does not want to establish Zila Parishad or to convert the block advisory committees into self-governing executive bodies. The Government of Bombay considers the district rather than the block as the suitable intermediate unit for local development and has prepared a bill to abolish janpad sabhas in the Vidharbha area of the State. The U.P. Government is also in favour of the district. The Government of West Bengal does not propose to set up statutory bodies at the district and the block levels till the whole State, or at least a large part of it, has been covered by anchal or gram-panchayats. The future of the district boards is under consideration. In Kerala democratic decentralisation is being carried out on the lines recommended by an Administrative Reforms Committee. The panchayat has been adopted as the basic effective unit for development.

The district and the block organisations have no independent sources of revenue; except the antarim Zila Parishad in U.P. and the experimental Panchayat samities in Andhra which can levy taxes and licence fees. But, in most States, government sanction of the block budget is conditional upon the approval by the B.D.C./B.A.C. Their main function is to review the programme, suggest coordination and allocate resources. In the non-block areas the District organisation plays the role of the B.A.C. in the block.

*But during the first two years, the S. D. O. or an officer of similar rank may act as the chairman.

The Block Advisory Committees have, generally speaking, concerned themselves with the 'block programmes' while the development departments of the governments have carried out their responsibilities in the block. In a few States, however, *e.g.*, Bihar, Madras, Orissa and U.P. all programmes have been brought under the Block Committee. In the first State, the Block organisation is expected to concern itself with matters relating to revenue administration also.

Almost all States have, however, taken some steps to vitalise the block committees. Several governments have issued instructions that the committees of the post-intensive blocks should assume responsibility for planning and executing local works schemes and social education programmes, and greater importance is being attached to the recommendations and suggestions of these bodies. Some States, for example, have made these recommendations generally binding upon the block officers. In case they find it difficult to accept any such recommendation, they must refer to the Government. In some other States, *e.g.*, Kerala and West Bengal, the powers of the Block Committees have been enlarged in some directions. In one State, however, the Government having generally agreed to accept the recommendations of the Block Committees, now think that they should 'receive due consideration'. Some States, *e.g.*, Andhra still hold to the view that the Block Committees are strictly advisory organisations, responsible mainly for promoting the people's participation.

The panchayats which are statutory bodies have wide authority for planning and execution in relation to the villages and except in a few cases, *e.g.*, in West Bengal, where the power is vested in the anchal panchayat, they have been given independent powers of taxation. In practice, however, they have done very little with their statutory powers. They are handicapped by lack of technical knowledge, and of interest on the part of non-officials, and they are inhibited by the habit of relying on higher bodies for direction and assistance.

In January 1956, the Community Projects Administration drew the attention of the State Governments to the recommendation of the Simla Conference held in 1955 that panchayats might be given authority to plan and execute works up to the limit of Rs. 2,000. Again in a letter of December, 1958, the Ministry of Community Development advised the State Governments that panchayats should be entrusted with the planning and execution of local works with the approval and under the guidance of the Block Development Committees, that expenditure on such works should be incurred through panchayats and other local bodies rather than the departments and that the B.A.C. should be competent to sanction the necessary allotments. In U.P. these suggestions are being tried experimentally, and a few village panchayats have been given full powers to formulate plans. In February, 1957, the Government of Bombay laid down that wherever panchayats existed, they should be the sole (non-official) agency for carrying out development work in the villages.

All States have prescribed rules governing the frequency of the meetings of the District and block organisations. The relevant data are given below :

	Frequency of meetings of bodies at	
	District	Block
Once a month	3	9
Once in two months	4	2
Once a quarter	5	3
Information not available	3	1
	15	15

The block committees are supposed to meet more frequently than the District bodies. However, in 5 States out of 15, the prescribed frequency is less than once a month which has been recently suggested by the Central Committee.

The data on the village panchayats have been grouped blockwise and shown below :

	Blocks classified according to the frequency of meetings of panchayats/a village association.
Once a month	29
Twice a month	2
Four times a month	2
	33

The information relates to 33 blocks out of the total sample of 38 blocks. There are no village organisations in 2 blocks, 2 more blocks prescribed no rules regarding the frequency of meetings of village bodies and information is not available for one block.

For most panchayats the rules require at least one meeting a month which is more than what is required of block committees and still more of the district bodies.

In the final analysis, the significant fact about any organisation, say a planning body, is the way it works and performs the task given to it. The following paragraphs throw some light on this aspect of the planning bodies studied by us. Information on the frequency of meetings held by organisations at the three levels of activity, the business transacted by them, attendance at meetings of officials and non-officials and the roles played by them has been collected, tabulated and analysed.

The following table classifies the 35 districts in our sample according to the frequency of meetings held during the year preceding the enquiry:

Number of bodies	No. of meetings held
9	1—3
15	4—6
5	7—9
6	10—13

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In about a fourth of the districts, the meetings were held once a quarter or less frequently. Another 42% to 43% met once every two or three months. Only some 16% met about once a month.

However, since different states prescribe different frequencies for the meetings of their district organisations, the number of meetings actually held by them should be considered against the norms applicable. This is done in the following table:—

Blocks according to the frequency of meetings held

Prescribed frequency per year	No. of Districts	Blocks			
		1—3	4—6	7—10	11 & over
Not fixed	6	1	2	1	2
12	5	..	1	2	2
6	15	4	6	3	2
4	9	3	6	..	..
Total	35	8	15	6	6

The table shows that the meetings actually held fell quite short of the numbers prescribed. Indeed, as the prescribed frequency increases, the number of meetings actually held increases less than proportionately and, the gulf between the norm and the performance widens. Thus while the norm was achieved by 66% of the districts where meetings are prescribed at least once every three months, only 40% of the district bodies which were required to meet once a month did so.

An index of the interest taken by the member of any organisation is the record of his attendance at its meetings. As the district organisations are made up of officials and non-officials, their records are given separately in the following table.

Number of district bodies according to %age attendance at meetings by officials and non-officials.*

	40% & below	41% to 60%	Over 60%	Total
Officials	6	10	19	35
Non-officials	13	15	5	33†

*The attendance has been calculated on the average of all meetings held during the year.

†Two district bodies, viz., of Imphal East, Manipur and Mandya, Mysore have no non-official members.

In 19 districts out of 35, 60% of the officials, on the average of all meetings, were present. The corresponding figures for non-officials were 5 out of 33. That is, while in more than half the districts, 6 out of 10 officials, on an average, attended the meetings,

this can be said of non-officials in less than 16% of the districts. At the other end of the scale, 6 out of 10 non-officials were absent at the meetings in 13 districts. This was the case with the official members in 6 districts only.

Information on attendance at block meetings of officials and non-officials is given below separately for the two types of blocks.

Percentage Attending	Officials			Non-officials		
	SI	SII	Total	SI	SII	Total
40% & below . .	6	7	13	7	10	17
41%—60% . .	11	1	12	11	6	17
Over 60% . . .	4	9	13	3	1	4
TOTAL . .	21	17	38	21	17	38

Less than 4 out of every 10 officials and 10 non-officials attended meetings in less than half the blocks. At the other end, 60% and more of officials participated in the meetings in 34% of all blocks in the sample, while this was so for non-officials in only 10.5% of the blocks.

The non-official attends the meetings of the block committees much less frequently than the official. While official attendance was better at the meetings of SII than of SI block committees, the non-official attendance was better in the latter.

Information is available for 156 villages only out of a total of 161 having village level organisations. The meetings held by these organisations are shown below :

No. of meetings	%age of village organisations
Nil	9
1—5	14
6—10	29
11—25	40
Over 25	8

40% of all villages held roughly 1 to 2 meetings a month. In another 30%, there were held 1 to 2 meetings every two months. In nearly a tenth of the villages, no meetings were held.

The number of meetings prescribed for the village organisations varies widely from nil to 48 a year. For the large majority of villages, however, the prescribed standard is 12 meetings a year. Again the proportion of meetings actually held to the prescribed norm declines from 43% to 25% as the latter goes up from 12 meetings a year to 48 meetings.

Data on attendance at meetings are not available for 27 village organisations, while 14 held no meetings at all during the year under reference. The attendance of non-officials—there are, practically speaking, no official members—at the meetings of the remaining 120 organisations is shown below:

Percentage of members attending	Percentage of village bodies
Below 40%	5%
40%—60%	35%
61%—80%	45%
Over 80%	15%
	100%

The village meetings seem to be much better attended than those at the higher level. In 60% of the village organisations, more than 60% of all members attended the meetings.

More important than the number of meetings and attendance at them is the interest shown by the members in the business of their organisations. Approving the annual budget and fixing the targets for development in their own areas are certainly two jobs which should enlist the greatest interest on the part of the members. The Block Advisory Committees in 30 blocks out of 38 studied by us enjoy the right to approve the yearly budget of the block and some States have made final sanction conditional on such approval. But our enquiry shows that in nearly 4/5th of these blocks the budget meetings are purely formal affairs; the members approve the budget without critical examination.

They play an equally insignificant role in planning the local programme, though, on paper, the programme envisages the maximum participation by the people. The targets for local development are, in most instances, received from above, and even where the local body plays some part in determining them, the role of the non-official seems to be passive. There is no attempt at an organised assessment of local needs and resources and adjustment of the targets to these needs and resources. In 20 out of 35 districts in our sample, the target is said to be received from above, having been fixed in respect of certain items by reference to the size of the population or some other criterion. Even in the 15 districts in which the local bodies make an attempt to frame the targets, the initiative and the decision are largely taken and made by the district officials who, of course, use their local knowledge and personal judgement.

The practice of handing down plans and targets to the blocks is still more widespread. In only 25% of the blocks, according to our reports, attempts were made to draw up plans at the local level. In some areas surveys had been conducted by the government after the selection of blocks for the C.D. and N.E.S. programmes. But they are either not used at all or used only at the higher levels.

One of the important functions of the block committee is to break up the total allocations received from above and distribute them among the smaller units, the villages, or V.L.W. circles. This is done on the basis of acreage under cultivation in the case of agricultural supplies, while for other programmes, *e.g.*, social education, health, etc., the criterion used is population. In some areas a beginning has been made with an attempt to build up sections of the block plan on estimates emerging at the village level. This is a relatively widespread practice for the agricultural programme. The V.L.W. or the Extension Officer collects the requirements of the villagers for seeds, fertilizers, etc., and forwards the consolidated indent to the district or other authorities.

90 out of 161 villages received their plans from above, but in the remaining 71 villages or 44% of the total, plans were prepared at the village level. However, here too the village organisations do not seem to have played an active role, it is the officials who really do the job. Only 13 village panchayats are reported to have undertaken some planning and execution of the amenities programme on their own.

Surveys of resources and potentialities are reported to have been carried out in 18 out of 132 villages for which data could be obtained. In half the cases, however, they related to specific issues, *e.g.*, construction of lanes and drains by panchayats; only in the other half, comprehensive plans were prepared and critically discussed by the village organisation.

We may here note briefly some recent attempts at developing village institutions as instruments for planning. One of the villages in our sample is situated in the Metapalli block in Andhra. It is a 'model' village which is now being looked after by an experienced VLW., exclusively posted for the purpose and a Gram Sevika who is incharge of programmes for women and children. The officials have taken the villagers, and in particular the non-official members of the village Planning and Development Committee, into confidence in framing the plan of development. Generally speaking, suggestions of the Committee have been accepted by the officials with a few modifications. However, as the villagers are illiterate and backward, the non-officials have not as yet played a very significant role.

In Rajpur, Madhya Pradesh, the block plan, which is prepared by the B.D.O and his extension staff on the basis of village surveys and the minimum programme, is considered by the Block Development Committee and finally approved by the Collector and the Divisional Commissioner. But the panchayats are consulted on the break-down of the block targets into targets for the V.L.W. circles and the villages. Moreover, it is now insisted that all proposals before the block committees for works and social education must come through the panchayats.

As the family is the primary unit of social life, importance is naturally attached to village plans being based upon plans for every rural family. So far only a tentative beginning has been made in a few areas and on a limited scale. In the model village of Amakkapet in Matapalli block in Andhra, the V.L.W. and the extension officers have drawn up family plans on the basis of socio-economic data for each family, collected and recorded by the VLW

according to a schedule. In Ventukuru village, Tiruvur block, in the same state, the VLW has prepared a three year plan for each family on the basis of data gathered on a proforma. In the State of Mysore, an attempt is being made to prepare family plans in one village of a block selected for intensive development. The V.L.W. collects and maintains data for each family in the village according to a scheme drawn up by the block organisation. In Madras, family plans were tried in a few villages in K. Parmathi block in 1956. The attempt was however, given up later and a plan has been drawn up to help landless families and families with small holdings. The VLWs are required to list such families in one village and suggest the assistance that can be offered to them. In Madhya Pradesh and U.P. plans were drawn up for individual families for the recent rabi and kharif campaigns.

The attempts at planning for the family which are described above are too recent in origin and too limited in scale to be evaluated. They, however, carry the stamp of being officially initiated and organized. An official, mostly the V.L.W., draws up the plan for the family on the basis of his own assessment of its economic circumstances with the benefit of such consultation with the family as he can have. The effort is still very much planning for the family rather than by the family. It is, however, a good beginning.

Some broad conclusions emerge from the preceding review of the recent attempt at democratic decentralization. Officially, quite a number of measures have been taken and suggested to strengthen and enlarge the role of the non-official in the planning bodies at several stages. Block committees have been redesignated as development committees, the elected element increased in number and recommendations made for making the positions of the Chairman and the Vice-chairman available to non-officials. Additional powers have been given to these bodies and greater importance attached to their recommendations. Attempts are being made to improve their functioning through the formation of sub-committees, and the observance of rules regarding the holding of meetings, attendance of members, etc. Some States have issued circulars exhorting the officials concerned to attend the meetings of these bodies regularly, participate actively in their work and stimulate non-official interest.

The results achieved, however, are as yet far from satisfactory. The non-official member does not play his proper role and the official member finds it difficult to divest himself, in any large measure, of responsibility for planning. Plans are prepared at the higher and the official level and handed down to lower bodies. Planning by the people at each level in relation to their area has yet to strike roots.

These conclusions, drawn from the statistical data collected by our inquiry, are supported by the direct observations of the P.E.Os based upon personal knowledge and discussions with officials and non-officials. According to them in only about a dozen districts, blocks and villages the non-official members of the respective bodies show adequate interest in development work, while the common villager, except in a few areas where the people are well off and the level of education relatively high, is hardly interested in the

planning effort. In 24 out of 36 blocks in which village institutions exist the panchayats are unwilling to levy the taxes that they are empowered to raise.

Execution of Plans

In the absence of popular institutions responsible for development, the execution of plans, —if the various programmes can be called plans—at the district and the block levels is very much an administrative affair. Hence the problems that are commonly discussed relate to administrative coordination rather than substantive planning. The former is a necessary pre-condition to the latter; but the two are not identical.

Two important administrative issues were selected for enquiry by the P.E.O., *viz.*, (a) the staff; and (b) the budget.

The following categories of staff have been studied :

(*a*) Multipurpose workers—the B.D.O. and the V.L.W.

(*b*) Specialists in

(*i*) agriculture;
(*ii*) animal husbandry;
(*iii*) social education;
(*iv*) cooperation;
(*v*) panchayats;
(*vi*) rural engineering;
(*vii*) industries.

The staff working in a block consists of officials some of whom are technically designated as the "block staff" and others as departmental specialists. An officer is considered here to be on the block staff if he is either under the administrative control of the B.D.O. or paid out of the block budget. It is necessary to cover both categories in order to assess the quantum of technical assistance available to the block. Unfortunately data for both categories were available for 22 blocks only; for the other 16 blocks information could be obtained regarding the 'block staff' only.

All blocks had B.D.Os in charge. Though all B.D.Os in a State are in the same scale of pay—the exceptions are States which, as a result of re-organisation, include areas that formerly belonged to other States—their scales vary, widely from State to State. The minimum of the scale ranges from Rs. 150 per month to Rs. 250 per month, and the maximum from Rs. 220 per month to Rs. 750 per month. These differences reflect, in large part, the differences in the scales of pay of officers in different states.

The large majority of the B.D.Os are graduates, and trained. As a result of delegation of powers to lower levels, the B.D.Os are supposed to be vested with adequate financial powers. They can sanction loans ranging from Rs. 500 to Rs. 3,000 and expenditure on schemes and works, costing from Rs. 2,000 to Rs. 5,000, while they can make grants-in-aid varying from Rs. 1,000 to Rs. 2,500 in different States.

34 out of 38 blocks have the prescribed number of S.E.Os—*i.e.*, 2 each, one male and one female. 3 blocks have, however, one S.E.O.

each while one block has 3 S.E.Os. Again the very large majority of the male S.E.Os are graduates, but only half the women S.E.Os possess this qualification. A small number have not even passed the school final stage.

Again both the minimum and maximum salaries of the S.E.Os vary widely from State to State inspite of the fact that they possess comparable qualifications and are expected to perform similar duties.

The other extension officers are dealt with together but only for the 22 blocks for which we have information regarding both the 'block staff' and other departmental specialists.

Broadly, the staff in these fields, consists of two categories: officers and lower staff. The personnel working in these fields differs greatly not only from one block to another but also in the same block for different fields in important respects, such as numerical strength, composition in terms of officers of different grades and block and departmental control. The variations are much greater among the lower staff, and the numbers belonging to different fields are not always easily comparable.

We have, therefore, limited discussion to officers only. The relevant data are given in the following table:

Classification of 22 blocks by staff strength
(block and non-block together)

Field	Number of blocks in different staff strength groups.					
	Nil	1	2	3	Total strength	Block strength
Agriculture	..	19	2	1	26	20
Animal Husbandry	4	12	4	2	26	24
Cooperation	1	15	6	..	27	20
Panchayats	11	10	1	..	12	4
Rural Engineering	3	15	4	..	23	20
Industries	8	14	..	..	14	6

According to the schematic pattern evolved for the programme there should be one extension officer in each of the above fields. In actual fact, however, while there is no block which does not have at least one officer in agriculture, there are as many as 11 blocks which do not have any officer for panchayats. This is partly explained by the fact that in some areas, the cooperative officer is also in charge of panchayats. Similarly 8 blocks had no officer for industry, probably because of the varying importance of the industries' programme in different areas. In some instances, an officer of a lower rank than an extension officer is considered adequate. The percentages of blocks having no officers in animal husbandry and rural engineering are also significant. On the other hand, 1 block

has 2 officers for panchayats, 6 have 2 officers for cooperation and 4 have 2 officers in animal husbandry and rural engineering. In a few blocks, the number of extension officers in a particular field exceeds 3.

The following table shows the relative proportion of graduates and holders of diplomas, among the block and the non-block staff.

Field	*%age of qualified extension officers working in different fields*		
	Block	Non-Block	Total
Agriculture	68	50	64
Animal Husbandry	45	50	46
Cooperation	61	71	64
Panchayats	67	57	60
Rural Engineering	16	Nil	14
Industry	83	50	67
TOTAL	51	53	51

The absolute number of officers is, as already shown in the preceding table, rather small in some categories. The table shows that Industry, Agriculture, Panchayats and Cooperation have a fairly high percentage of trained officers to look after them. The proportion is low for animal husbandry and very low for rural engineering which may account for the frequent complaints about public works in the villages.

On the whole the average block is better equipped than the non-block area in terms of the qualifications of its extension officers. The latter have, however, somewhat higher proportion of qualified cooperative and animal husbandry experts.

The staff is not considered adequate in strength in 15 blocks or 40% of the 38 surveyed by us. In 13 blocks or 40% of the 33, for which data are available, one or more of all extension officers—other than the S.E.O. and the V.L.Ws—do not possess the prescribed qualifications. The percentage of specialists falling in this category in blocks outside Orissa ranges from 9 to 33. In Orissa the proportion of qualified "specialists" is insignificant.

There are 21 blocks where one or more extension officers are untrained; the proportion of such blocks among the stage I blocks is higher than among the stage II blocks. Probably the rate at which the programme has expanded in recent years is having an effect on the adequacy and the quality of their professional staff.

Only 10% of the B.D.Os—mostly in stage II blocks—were absent from their blocks for more than a month during the year preceding the enquiry. Information was also collected in this regard on 272 extension officers. 68 of them were away from their blocks for more than a month during the preceding year. The proportion of such specialists on absence in different blocks varied from 10% to 66%. There was little difference in this respect between blocks at the two stages.

In one or more blocks in every State, one or more extension officers did not, according to our reports, do enough touring in the rural areas. In some blocks the comment applies to almost all extension officers. On the other hand, in 13 blocks they did enough or nearly enough touring. In many instances, both types of blocks are found in the same State.

The 34 blocks for which information was available had a total of 376 VLWs, which gives an average of 11 VLWs per block or slightly more than the schematic requirement of 10 VLWs per block but much less than the norm of 20 VLWs per block recommended by the COPP team on C.D.

The size of the population which the average VLW in a block has to serve varies widely from block to block as shown by the following table :

Blocks classified according to the size of population per V.L.W.

Population	No. of blocks
Below 4,000	2
Between 4,000 & 5,000	2
Between 5,000 & 8,000	17
Between 8,000 & 10,000	9
Over 10,000	4
Not available	4
TOTAL	38

The range of variation is from 2,560 in one block to 14,400 in another. But in the large majority of blocks, the population in their charge is more than 5,000. The number of villages for which they are responsible also varies equally widely; in 13 blocks they are less than 10, in the remaining they are more numerous, in 7 larger than 20. Measured against the norms suggested by the Mehta Committee, the VLW's charge is too large in respect of the size of the population and the number of villages to be looked after by him.

The B.D.O. is directly in charge of the S.E.Os and the VLWs. The other extension officers in the block are supposed to be under the administrative control of the B.D.O. but under the district technical officers in respect of technical matters. This system of dual control has not as yet established itself as a success. In only 14 out of 38 blocks studied by us the inter-departmental coordination is considered satisfactory. In another 6 blocks steps were reported to have been taken last year to improve matters.

One way in which the B.D.O. can be made an effective coordinator is to make him the drawing and disbursing officer in the block

for the development departments. Some States, *e.g.*, Bihar, Bombay, Rajasthan, have done this. In Assam a beginning has been made with some departments. On the other hand, in others, *e.g.*, Orissa and Madhya Pradesh, no department has parted with this authority in favour of the B.D.O.

A common expedient used has been to give the B.D.O. some administrative control over the departmental staff. In Mysore the government passed orders last year that taluka officials for agriculture, cooperation and animal husbandry and rural industries should be under the administrative control of the B.D.O. In Kerala, some departmental officers have been placed under the administrative control of the B.D.O., but most officers work directly under their departments and have often larger areas to cover than a block. In Bombay, the staff in the block mostly continues to be controlled by their own departments. In Assam, the extension officers in Agriculture, Health and Cooperation are not yet under the B.D.O., while in West Bengal the B.D.O. who is responsible for executing the programmes which are covered by the block budget has no control over the departmental officials.

In most States reliance is placed chiefly on the periodic meetings of the officers of different departments to promote coordination in the execution of the block programmes. In some States formal committees have been set up for this purpose at the district and the state levels.

2. *Finance*: *Budgets and Expenditure*:

The budget of a block is a statement of its plan in financial terms. Hence the first step in unified planning for a block should be the establishment of a unified budget. This, as we have seen, is yet to be achieved in the very large majority of the blocks. Indeed, it is difficult even to build up a consolidated statement of the total resources yearly available to or spent in a block. Departmental budgets are not, generally speaking, broken down to the block level and the expected people's contribution is regarded as supplementary to rather than an integral part of these block budgets. Our examination of the financial aspect of the block plan is, in consequence, confined to the 'block budget' as it is called.

Block budgets are expected to be drawn up on the lines laid down by all-India schematic budgets. These state the total funds available to a block as well as the manner in which the total should be allocated to different fields of activity.* Since April, 1958, the classification of blocks has been simplified and all blocks classed as Stage I and Stage II blocks. However, some blocks which had not as yet run through the C.D. period have been allocated funds on the scale fixed for this phase. Accordingly in this part of our study we have classified the blocks into three groups, *viz.*, C.D., Stage I

*The allocations are specified in respect of moneys to be spent on items other than the personnel in each field, the allocation for all block personnel being subsummed under the heading Block Headquarters.

and Stage II. The schematic budgets for the three categories are given below :

	C.D.	Stage I	Stage II
No. of Blocks considered	10	7	16
	Rs. (lakhs)	Rs. (lakhs)	Rs. (lakhs)
Total Budget (per annum)	4·00	2·40	1·00
	% distribution of total		
Block Headquarters	23·8	26·2	17·0
Agriculture & Animal Husbandry	0·8	4·2	10·0
Irrigation & Reclamation	33·3	28·3	17·0
Rural Health and Sanitation	9·6	9·6	10·0
Education & Social Education	11·6	10·8	20·0
Communication	8·3	7·1	10·0
Rural Arts & Crafts	4·2	5·4	10·0
Rural Housing & other items	8·4	8·4	6·0

These schematic budgets which are prepared at the highest policy level suffer from an inescapable handicap; they are based upon an overall assessment of the needs of the average or the 'representative' block covering an area of 100 square miles with a population of 67,000 living in some 100 villages. Such a budget can be, even as a scheme or guide, extremely unreal in the context of a large country, made up of widely varying regions, sub-regions and areas. The blocks vary widely in terms of population, area and the number of villages. Hence a sum of money which may be adequate for some blocks may be too much or too little for others. Obviously, the adjustment of block plans to the needs and resources of each unit must await democratic planning at the block level. But now that enough experience has been gathered about most blocks, it should be possible to evolve a wider range of schematic budgets and improve their value as a guide to actual block planning.*

As it is, the actual budgets differ widely from the schematic. The data for the 33 blocks for which information could be collected by us are summarized below :

Types of Blocks	Period covered (Years)	No.	Schematic Rs. (Lakhs)	Actual Rs. (Lakhs)	(5) as % of (4)
1	2	3	4	5†	6†
C.D.	3	10	4·00	2·42	61
Stage I	3	7	2·35‡	1·80	76
Stage II	2	16	0·82‡	1·25	152

*The conversion of the block into an administrative unit should help this effort; this would, *ipso facto*, lead to official recording of a large part of the basic data relevant to planning.

†Annual average for the years covered.

‡These figures represent the average of the budgets for the N.E.S. and Stage I and P. I. and Stage II phases respectively, through which the Stage I and Stage II blocks passed during the years noted against them in col. (2).

The schematic budget itself was changed considerably from phase to phase. The actual budgets, however, hardly followed suit. The C.D. blocks have on the average actual budgets amounting to 61% of the schematic, the Stage I, 76%. On the other hand, the actual budgets of the Stage II blocks amounted to one and a half times the schematic, which was made possible by permission time given to utilize the unspent balance of the previous phase.

There is hardly any consistent relationship between actual budgets and the schematic, *i.e.*, between planning at the top governmental level and that at the block level.

The average given above conceal much wider variations of individual block budgets. This is shown by the following table :

Type of Block	Total	No. deviating	
		25% & less	More than 25%
1	2	3	4
C.D.	10	1	9
Stage I	7	3	4
Stage II	16	6	10
TOTAL	33	10	23

In only 10 blocks out of 33 the actual budget was within 25% of the schematic; in 23 others, the deviation was greater. On the basis of the average for the years covered for each type of block, the actual budget of the C.D. blocks varies from 45% to 96% of the schematic. One Stage I block had, on the average of 3 years, an actual budget as high as 106% of the sanctioned, another as low as 42%. Among the Stage II blocks, the corresponding maximum and minimum percentages were even more wide apart.

Finally, the actual budgets of individual blocks varied greatly from one year to another. In quite a large proportion of instances, the changes were of the order of 50% from one year to the next even within a period as short as 2 or 3 years. These data confirm the prior inference already made about the small value of the schematic budget as a guide for the block programme. As the schematic budget was reduced, the proportionate allocations to

different items were revised considerably. The revisions are shown below :

Percentage distribution by principal heads of (a) schematic and (b) actual budgets.*

	C.D.		Stage I		Stage II.	
	(a)	(b)	(a)	(b)	(a)	(b)
Block Headquarters .	23·8	22·9	26·2	33·4	17·0	32·6
Agriculture & Animal Husbandry . .	0·8	3·1	4·2	4·0	10·0	10·9
Irrigation & Reclamation	33·3	26·3	28·3	22·9	17·0	9·5
Rural Health and Sanitation . .	9·6	8·7	9·6	18·1	10·0	9·6
Education & Social Education . .	11·6	12·2	10·8	8·0	20·0	13·2
Communication .	8·3	6·9	7·1	8·6	10·0	9·5
Rural Arts & Crafts .	4·2	4·6	5·4	4·4	10·0	5·6
Rural Housing & others . . .	8·4	15·3	8·4	0·6	6·0	9·1

*The N.E.S. category has not been included here, as the break-up of Rs. 3 lakhs which was to be provided as loan by the Reserve Bank of India is not available. Similarly, the P.I. blocks have been excluded as they had only a nominal provision.

The structure of the schematic budget reflects the relative importance attached by policy-makers to the different parts of the development programme. It is interesting to examine the extent to which the pattern of the actual budgets prepared at lower levels conformed to those embodied in the schematic. The proportionate distribution of the total budget for each type of block among the principal heads is given in column (b) of the preceding table. In all the three stages, the percentage share of irrigation and reclamation in the actual budget differs significantly from that provided for in the corresponding schematic budget, the former being uniformly lower than the latter in the case of all the three groups of blocks. The same is true, though to a much smaller degree, of rural arts and crafts in Stage I and Stage II blocks.

If the sanctioned budget reflected the plan at the lower level, the ratio between the sanctioned budget and the actual expenditure gives a measure of the extent to which the local plan was implemented. The following table summarises the data for the different types of blocks :

Type of block	No. of blocks studied	Percentage of expenditure to sanctioned budget			
		1956-57	1957-58	1958-59	3 years average
1	2	3	4	5	6
C.D.	10	71·9	71·4	48·4	65·0
Stage I	7	75·7	91·3	40·7	64·7
Stage II	15†	N.A.	93·5	51·3	74·0
Average . . .	32	73·2	83·0	45·1	66·7

†Data for 1 block not available.

For the year 1958-59, expenditure figures are available for the first six months only and we have multiplied these by 2 to arrive at estimates of expenditure for the whole year. About 33% of the sanctioned amount remained unutilized per year in all the blocks taken together. On an average, out of every rupee sanctioned about 65 Naye Paisas were actually spent by the CD and the Stage I blocks. In the Stage II blocks, where great emphasis is laid on the utilization of the unspent funds of earlier phases, expenditure comes to 74% of the budget. In the other two categories, constituting 53% of the blocks, 35% of the sanctioned amount remains unspent.

In only 9 blocks out of 32, the actual expenditure for the three years taken together was within 25% of the sanctioned budget. In the remaining 23, the former diverged from the latter by more than 25%.

We have noted the wide divergence between the schematic and the actual budget of the blocks. Actual expenditure seems to diverge from—generally speaking fall below—the actual budget by equally large percentages. Spending by individual blocks as percentages of their budgets shows even wider divergences. These are shown in the following table:

Type of Blocks	No. studied	1956-57		1957-58		1958-59	
		(a)	(b)	(a)	(b)	(a)	(b)
C.D. .	10	21·7	170·7	39·4	98·8	14·4	106·0
Stage I .	7	48·0	100·5	75·1	100·5	15·4	56·7
Stage II .	15	N.A.	N.A.	54·7	139·6	18·6	112·2
TOTAL .	32	21·7	170·7	39·4	139·6	14·4	112·2

(a) Minimum percentage of expenditure to budget in the cagetory.
(b) Maximum percentage of expenditure to budget in the category.

Over the three years considered in the above table, some CD blocks spent as little as 14.4% of its sanctioned budget, but another spent 70.7% more than the sum it had budgetted for. For the Stage I blocks the minimum and the maximum percentages were 15.4% and 100.5% respectively, while for Stage II blocks they were 18.6% and 139.6% respectively.

The general underspending in the three types of blocks was distributed differently among the various heads of expenditure.

The data are tabulated below:

Actual expenditure on different items as %age of sums provided for in the sanctioned budgets for the years 1956-59

Heads of Expenditure	C.D.	Stage I	Stage II
1	2	3	4
Block Headquarters	81·3	77·4	92·1
Agriculture & Animal Husbandry	56·0	31·3	42·0
Irrigation & Reclamation	53·9	55·9	135·3
Rural Health & Sanitation	53·9	78·6	70·8
Education & Social Education	66·3	63·4	58·0
Communication	72·5	73·0	49·0
Rural Arts & Crafts	34·7	156·4	40·0
TOTAL	65·0	64·7	74·0

Again, if one can regard the allocations in the sanctioned budgets as constituting the pattern of the local plan, the distribution of actual expenditure between different items hardly fits into this pattern. Expenditure under different heads in C.D. blocks as percentage of the earliest relevant provision in the budget varies from 34.7% in the case of Rural Arts and Crafts to 72.5% in Communication and 81.3% in that of Block Headquarters. In Stage I blocks the minimum percentage—31.3—relates to Agriculture and Animal Husbandry and the maximum—156.4—to Rural Arts and Crafts, while in Stage II blocks, the sum spent on Irrigation and Reclamation amounted to 135.3% of the sanctioned amount while those concerned with Agriculture and Animal Husbandry and Rural Arts and Crafts could spend only 42% and 40% respectively of the budget allotments.

The cumulated effect of the divergence of sanctioned budgets from the schematic and of actual expenditure from the former is reflected in the ratios between actual expenditures and the schematic budgets for the three types of blocks.

The average expenditure of the 10 CD blocks was only 38% of their schematic budgets. The stage I blocks together spent about one half of their budgets. The over-spending by the stage II blocks taken together is due to their actual budgets being in excess of the schematic budget. The stage II blocks which had a year of the Post-Intensive Phase were allowed to use unutilized grants of earlier years. In consequence, their actual budgets and actual spending exceeded the sum due under the schematic budget. Taking all the groups together, 31% of the blocks spent between 25% and 50% of their schematic budgets.

If the wide differences between the schematic and the actual budgets suggest rough and ready planning at the top level, the divergence between the latter and actual spending imply both imperfect planning and inadequate execution at the district and the block levels. Now since the total fund in an economy is always limited, over-budgetting in any sector implies wasteful immobilization of resources for short or long periods, while under-spending on a programme in which so much remains to be done, indicates administrative insufficiency. The first condition for a planned use of resources is a close approximation of the budget to the actual needs; the second is a capacity on the part of the administration to spend the allotted funds.

CHAPTER III

COTTAGE INDUSTRIES

1. *Introduction*

The Development Commissioners' Conference held in May 1955 recommended that industrial pilot projects should be started in rural areas for intensive coordinated development of cottage and small scale industries and that suitable industrial extension service should be provided for the purpose. 'In a balanced rural economy it is important that opportunities for non-agricultural work should increase steadily relatively to agricultural work. Recent experience points to the need for an extension service which can be in touch with village artisans, provide them necessary guidance and assistance, organize them in cooperatives and help them market their products'.* The pilot projects were conceived of as the first step to the achievement of these objectives.

Each pilot project was to comprise about 300 villages. The areas were to be selected with due regard to the availability of raw materials, skill, communication and transport facilities. Other things being equal, preference was to be given to agriculturally advanced areas. A community project officer (industries), (C.P.O.(I)) was to be appointed in each area to plan and administer the programme. He was to be provided adequate staff including three block level extension officers in industry. He should preferably work under the administrative control of the Development Commissioner of the State Government, but if the State Government considered it advisable, he could work under the department responsible for village and small scale industries. The block staff was to help him in working the industrial programme.

According to the Ministry of Community Development, these pilot projects are :—

(i) to develop cottage and small scale industries in each area in a coordinated and integrated manner taking into consideration the various schemes of the six All India Boards;

(ii) to develop a pattern of industrial extension service that would be necessary in undertaking a rural industrial programme in the block areas; and

(iii) to act as laboratories for controlled observations to find solutions to the problems that have come up in general, in the planning of rural industries and more specifically in developing markets for craft products with the participation of people and the project staff.

As the preliminary steps took some time, pilot projects scheme could be taken up for implementation only from 1st April, 1956. Programming was done from two points of view—the long run and the immediate. From the long term point of view, measures were to be initiated for detailed investigation into the potentialities of each area, the aptitude of the people and the type of craft they were likely

*'Second Five Year Plan, 1956, page 243.

to take up with interest. To this end, an industrial Potential Survey of each pilot project was conducted by the Commerce and Industry Ministry of the Union Government and its recommendations sent to the State Governments for action. As an immediate step, a suitable scheme was to be framed for each area in accordance with the patterns laid down by All India Boards and Commissions and on the basis of rapid surveys carried out with the assistance of their regional organisations. The programme came into operation in April 1956. In April, 1958, the Development Commissioners' Conference at Mount Abu recommended that the life of the projects should be extended to March 1961.

Sample design

The main function of the projects is to train artisans, help them with loans and promote industrial cooperatives. The purpose of the present enquiry is to study these activities of the programme and assess their impact upon the beneficiaries and the rural economy. The study is confined to 9 crafts in 15 pilot projects out of 24 which are now in existence (listed in the appendix)*. It is based upon data collected for three categories of beneficiaries viz., the trainees, the loanees and the members of industrial cooperatives. For the selection of the first group, only those training centres in the selected crafts which were in existence on the date of enquiry were taken into account. There were no training centres in two crafts. 8 trainees were selected at random from all those who had completed their training in each of the other 7 crafts. This gave a sample of 336 trainees, or 6.9% of all trainees who had completed their training in those crafts.

For loanees, a list was obtained, from the C.P.Os (I), of all persons who had received loans from the projects up to December, 1957. The time limit was put in order to ensure that the loanees had enough time to utilise the loans. In only one project, viz. Baruipur, the period was extended to March 1958 inasmuch as a list of loanees for this period was already available. In 5 areas where the project authorities gave loans, only those who had borrowed from them were taken into account. But in 6 projects the agency did not give loans. In these areas the borrowers from the Department of Industries have been included in our sample. But as in 4 projects no loans were advanced to artisans either by the project agency or the Industries Department, our sample covers 11 project areas and 1,922 loanees. The loanees in each industry were classified into three groups :—

(*i*) those who got loans of Rs. 200 and less;
(*ii*) those who got loans from above Rs. 200 to Rs. 500;
(*iii*) those who got loans above Rs. 500.

Two loanees were selected at random from each group. However, all the loanees (42 in number) of one project, Baruipur, were included. The loanees selected in this manner come to 146 or 7.6% of the 1,922 loanees who make up the frame for selection. There were a number of projects in which no loans had been given to or taken by artisans belonging to particular crafts and there were,

*See page 74.

besides instances, in which the number of borrowers did not come up to two for each category. The distribution of loanees over the three amount groups is given below :—

Loan groups Rs.	No. of loanees in the selection frame	No. of loanees in the sample
1	2	3
Below 200	1,366	70
200—500	473	48
Above 500	83	28
TOTAL	1,922	146

For selecting the members of cooperative societies, sampling was done in two stages, first, only the industrial cooperatives were selected, and secondly, a sample of the members of these cooperatives was taken. Only those industrial cooperatives were considered which had functioned for more than one year and were not 'moribund' or 'under liquidation'. Out of these societies in each area, two—one good and one bad—were selected purposively. In all, 94 societies were selected out of a total of 386. From the societies chosen, 5 members were selected at random for canvassing. The number of members chosen came to 488 or 6.8% of all members of the selected societies.

Schedules

The enquiry used three schedules to collect the relevant data. The first relates to the general features of the pilot projects, the second to the training centres and the third to the industrial cooperatives. Information relevant to the first two schedules were obtained from block records and project authorities; that about the selected cooperatives was gathered, partly, from their records and, partly, through questions put to the persons concerned with their management.

The enquiry had one more schedule for each of the three classes of beneficiaries. An attempt was made to find out why the trainees joined training, whether they would have done so without stipends, whether the stipends given were adequate and whether they considered their training useful. Similarly data have been collected on the loans received by individuals and cooperatives, their adequacy, utilization, their impact on production etc. The members of cooperative societies were further asked to what extent they were in touch with the actual working of the society, the kind of assistance they had received, their views about the society, etc.

The enquiry, besides, collected some basic data for the villages where the selected beneficiaries were working with a view to study

the impact, if any, of the programme on the village economy. Finally, the P.E.Os prepared qualitative reports on the planning process, the pattern of industrial extension service, the problems of administrative coordination etc.

Limitations of the data

The enquiry has, however, a number of limitations which should be noted here. First, certain data were not available in the block or cooperative records, *e.g.*, no information was available about the number of artisan households in different industries in the project areas and the number of borrowing members in the industrial cooperatives. In certain projects even total number of artisan households is not known. Secondly, because of the very limited time within which the enquiry had to be completed, it was not possible to employ our own field agency to collect certain primary data that could not be otherwise obtained; e.g., it was not possible to find out the number of persons who had secured new or fuller employment in the selected industries in the sample villages. Thirdly, the enquiry could not collect data on the productive activity of the artisans prior to the establishment of the projects. It had to content itself with asking the loanees their estimate of the contribution, if any, that, for example, loans from the projects might have made to their output. Fourthly, we could not afford to have a more adequate and refined sample, which is desirable for several reasons. For example, our sample of villages is made up of those units only where selected beneficiaries resided. It would have been useful for the purpose of comparison to have covered some other villages too. But this required more time than was available. The sample of loanees too has certain limitations. In 6 projects the universe consists of only those who received loans from the project, while in another five, it includes only those who received loans from the Industries Department because this was the only agency which gave loans. For consistency, the frame should have included all the loanees from the project as well as the Industry Departments in the first 5 areas. Unfortunately, there was not enough time to cast the net of our enquiry so widely.

These limitations should be borne in mind in studying the findings of the enquiry, which are given in the following pages.

2. *The Training Programme*

Training is an important feature of the programme at the 15 projects studied by us. Some of the centres are peripatetic; a centre runs for a short period and when the course is over, the centre is either closed or shifted to some other place. Consequently, the number of centres in operation in a project on any date is less than the total number which has been organised since its inception.

No project had training programmes in the processing of food-grains and the making of bricks. The number of training centres organised in the other crafts in each project and the average number

of persons trained per centre are given below separate basic and refresher courses :—

Projects	No. of centres organised	Average no. of persons trained per centre		No. of centres existing
		Basic training	Refreshers training	
1	2	3	4	5
1. Kakinada	57	34	1	7
2. Mulug	10	17	3	3
3. Bihar Sharif	18	25	6	16
4. Manavadar	7	133	2	3
5. Neyyatinkara	14	25	..	4
6. Sehore	8	22	2	4
7. Erode	12	3	266	1
8. Ramanagaram	33	10	..	6
9. Russelkonda	6	91	..	2
10. Batala	29	17	..	3
11. Dhuri	17	31	..	7
12. Sanganer	14	16	..	10
13. Nutan Haveli	12	26	..	1
14. Deoband	43	16	..	14
15. Baruipur	5	18	..	3
TOTAL	285	25	12	84

The fifteen projects have organised 285 training centres since their inception. Of these, 84 were in operation on the date of our enquiry. In most centres only basic training is given; but some centres have arranged refresher courses too. An aggregate of 10,664 persons have received training at these centres. Of these, 6,813 belong to 6 out of the 9 industries studied by us.

The number of centres organised by individual projects as well as the average number of persons who received training at each centre vary greatly. In our sample, the Kakinada project has organised 57 centres while the Baruipur project had only 5 centres. Again, the average number of persons trained per centre varies, for the basic courses, from 133 in Manavadar to 3 in Erode and 10 in Ramanagaram, while the trainees at the refresher courses range from 266 in Erode to 1 at Kakinada.

As we have noted, no selected project had programmes for training in brick making and the processing of foodgrains. The distribution of the other crafts, the number of projects which had training courses in them and the persons trained are given below :—

Industry	Number of Projects	Number of Projects with training programme	Persons trained (%)
1	2	3	4
Khadi	12	12	60
Handloom	15	10	10
Oil ghani	10	3	4
Blacksmithy & carpentry	10	12	8
Metal works	4	2	N.A.
Processing of foodgrains	8	..	..
Tanning & leather	10	5	3
Tailoring	7	10	14
Brick Kilns	2	..	..

N.A.—Not available.

All the 15 projects had some programme in handloom weaving; 10 out of 15 had it in khadi, oil pressing, and tanning. But only 2 projects out of 15 included brick making and 4 the manufacture of metal goods in their activity. Again, the proportion of projects which provided training facilities in different crafts is not uniform. For example, while all the projects had arranged for training in hand spinning, only 33% had provided the facility in respect of oil pressing. In terms of the number of persons trained, the khadi programme easily occupies the first place; 60% of all persons trained in 7 crafts belong to this craft alone as against 14% in tailoring, 10% in handloom weaving. The three crafts concerned with the production of cloth, at some stage or other, claimed 84% of all trainees; the other 4 crafts had between them only 16%. It is hard to say whether this distribution of resources fits in with the pattern of demand for goods and services of various crafts or the relative scope for development of these crafts.

Similarly, different projects have reached very varying proportions of artisan households in their areas. Information is not available for 2 out of our 15 projects. The other 13 projects have, on the average, provided training to 10.6 persons for every 100 artisan

households in their area. In one centre the proportion is 24%, but in another, it is only 3%.

Though the training programme is meant primarily for rural artisan classes, 65% of the trainees in the projects studied by us neither had the crafts as the family occupations nor had themselves pursued them before joining the training courses. The situation, however, varies greatly from project to project; in one project 76% of the trainees had, before they took up training, some familiarity with the crafts either as family business or through personal experience, while in another project the corresponding proportion was as low as 6%. In this project, however, there seems to be a policy of recruiting young boys for training without reference to their antecedents.

Not all trainees who join the courses stick to the end ; but a large proportion do, as is evident from the following figures :—

Cumulative distribution of Projects by percentage of trainees who completed their training.	No. of projects
65 % and above . . .	10
80% and above . . .	9
Above 90%	5

Two-thirds of the trainees in 13 projects completed the course, while in 8 projects more than 90% did so.

Only 56% of the trainees have gone into the crafts in which they received training ; 44% drifted to other crafts or other occupations. At some centres, this category is as large as 66% or two-thirds of the persons trained. Again the leakage varies from craft to craft. Only some 35% to 45% of those who received training in handloom weaving, tanning and the smith and the carpenter's crafts took these up later. The corresponding percentages in khadi spinning, oil pressing and tailoring are substantially higher.

Only 24% of the trainees in the 15 projects joined industrial co-operatives after completing their training. Again, this varies greatly from project to project; in some projects it was very low, while in two it was higher than 50%.

Of the trainees who went into the crafts for which they had received training, 61% set up as independent craftsmen and 39% took up jobs as employees. Most of the persons trained in the making of metal goods, tanning and the manufacture of leather goods, and in the blacksmith's and the carpenter's crafts, became paid workers. On the other hand, 90% of the trainees in handloom weaving and comparable percentages in hand spinning and tailoring set up business on their own.

All the 15 projects do not have provision for stipends to trainees. Moreover, while in some projects all trainees receive stipends, in one only 10% received them. Again all trainees in oil pressing, metal making and blacksmith craft receive assistance, while in other crafts there is some selection of the trainees for stipend. Taking all the projects and the trainees together, 55% received stipends.

Information was collected from selected trainees about the amount of the stipend given at the 15 centres. The data are given below in terms of the average stipend in each craft as well as the maximum and the minimum amounts given by different projects :—

Stipends for Trainees (Rupees per month)

Industry	Basic Training			Refresher training		
	Overall average rate of stipend	Maximum	Minimum	Overall average rate of stipend	Maximum	Minimum
1	2	3	4	5	6	7
1. Khadi .	11	21	7	22*	..	..
2. Handloom	28	40	15	14	20	16
3. Oil ghani .	35	40	30	..	..	..
4. Tailoring . .	19	25	11	45*	..	..
5. Tanning & leather	20	25	13	..	..	..
6. Blacksmithy & carpentry.	24	75	18	27	31	20
7. Metal works .	22	25	20	..	..	..

* Only one centre is relevant.

Only the stipends for the basic courses need be considered, as information regarding the refresher courses is meagre. The average stipend varies from Rs. 35 a month given to trainees in oil pressing to Rs. 11 a month to those who took up hand spinning. The difference is due, partly but not wholly, to the different rates of stipends given in different projects for the two crafts ; for, both the maximum and the minimum stipends given to trainees in oil pressing are much higher than the corresponding sums in hand spinning. Again,

the stipend for the same craft varies greatly from project to project. In one project the trainees received Rs. 75 a month as stipend for being trained as blacksmiths, in another only Rs. 18 a month.

A random sample of 336 trainees—8 per project in 7 crafts—was selected for intensive study. They were asked why they had joined the training courses. Answers which were received from 333 are tabulated below :—

Industry	Total trainees giving some reason	Reasons (%age to col. 2)		
		To learn craft or earn a living	To learn improved technique	Others
1	2	3	4	5
Khadi	71	71·8	23·9	4·2
Handloom	48	35·4	60·4	4·2
Tanning & leather	32	15·7	84·4	..
Blacksmithy & Carpentry	89	49·4	49·4	1·1
Oil ghani	16	75·0	..	25·0
Tailoring	60	55·0	38·3	6·7
Metal works	17	100·0	..	..
All Industries	333	53·8	42·0	4·2

A proportion of the trainees which varies from craft to craft would not have joined the courses but for the stipends which were available. In their case the more positive reasons, *viz.*, the prospect of earning a living by learning a craft or improving their earnings in the craft they were pursuing, was not, by itself, sufficient to outweigh the cost of being away for the period of training from actual or prospective employment elsewhere. The stipends tilted the balance. The proportions of the trainees who were influenced in this manner by the stipends are pretty large in oil pressing, handloom weaving and the smith's and the carpenter's crafts. Again, in some crafts, *e.g.*, handloom weaving and tanning, it is the prospect of improved earning rather than merely earning a living that weighed with the majority of the trainees and induced them to take up training. In oil pressing, metal works and khadi spinning the majority were influenced by a chance of making a living through training.

As we have already noted, in some crafts all trainees receive stipends, but in others, *viz.*, khadi spinning, handloom weaving, tailoring and tanning, stipends are given to selected candidates. It does not, however, seem from the data given below that except in the case of hand spinning, those who received stipends have subsequently gone into their respective crafts in proportionately larger numbers than the others :—

Industry	Percentage of trainees going to the craft to those receiving stipend	Percentage of trainees going to the craft to those not receiving stipend
1	2	3
Khadi	58	29
Handloom	90	100
Tailoring	62	59
Tanning & leather	43	50

To the extent that these sample data represent the true state of affairs, the stipends might have enabled some persons to take up training, but their award was hardly justified by the subsequent action of the recipients.

The selected trainees were asked to give their views on the content, and duration of the training and the practical experience they acquired through it. They were also asked to suggest improvements. The replies received from all the selected trainees are presented in the table below :—

Industry	% of trainees saying training adequate in respect of			
	Content	Standard	Scope for practical experience	Period
1	2	3	4	5
Khadi	83	88	79	75
Handloom	67	90	83	69
Tailoring	59	80	64	48
Tanning & leather	41	78	84	9
Oil ghani	94	100	100	100
Blacksmithy & Carpentry	67	81	69	49
Metal works	24	59	53	59

The majority of the trainees in almost all crafts were satisfied with all aspects of the training courses. To the extent that the trainees' reactions are important, the courses given in oil pressing seem to score the highest marks; those in hand spinning and handloom weaving seem also to have satisfied large proportions of the trainees. But, 59% of the trainees in tanning and 76% in the manufacture of metal goods found the content of the courses unsatisfactory, and 90% of trainees in tanning and about 50% in the blacksmith's craft and tailoring were dissatisfied with their duration.

The suggestions for improvement made by the dissatisfied trainees are rather few and they relate more to the content and the duration of the training courses rather than to their standard or to the opportunity for practical experience that they offered. Some trainees in handloom weaving wanted the courses to include intensive training in designing, dyeing and finishing; others wished to learn the use of Dobby Jacquard machines.

The trainees were asked to state the benefit or benefits they had derived from the training. Their answers are tabulated below :—

Industry	No. of trainees engaged in the craft	No. of trainees saying that the training was not useful	Types of benefit derived from training						
			Use of improved tools	Better finish & design	More production per unit of time as a result of new training	Learnt a new craft	More earnings	Able to secure a job	Others
1	2	3	4	5	6	7	8	9	10
1. Khadi	40	1	16	14	19	7	..	..	2
2. Handloom	44	3	17	27	10	2	8	..	..
3. Oil ghani	4	..	..	..	..	4	..	..	..
4. Tailoring	37	..	9	15	6	..	13	..	1
5. Tanning & leather	14	5	6	4	1	..	..	1	..
6. Blacksmithy Carpentry.	60	1	25	28	14	9	..	7	5
7. Metal works	10	..	5	3	3	..	..	1	2
Total	209	10	78	91	53	22	21	9	10

Only 10 trainees out of the 209 who are engaged in different crafts stated that they did not derive any benefit from the training. Some trainees mentioned more than one benefit that the training had conferred on them. This fact explains why the figures in columns 4 to 10 add up to more than the corresponding figures in column 2. Taking all the crafts together, the largest number of answers refer to the benefit derived from the knowledge of improved designs and finish. Next in importance comes "the use of improved tools." These two benefits together account for 169 out of a total of 294 answers favourable to the training courses. The effect of the training on the craftsman's productivity in the narrow sense is small and on his earnings smaller still. Only in the case of hand spinning the effect on productivity is large. Since the craftsmen were, in many cases, supplied with ambar charkhas at the end of their course, the higher productivity is, in the main, an outcome of the use of improved tools.

The resources of the average rural craftsman are extremely small, and while training may improve his efficiency he can produce, sell and earn more only if he receives assistance in other ways too. The selected trainees were accordingly asked what assistance they had received after their training. Their answers are given in the following table :—

Industry	Total No. of trainees	No. of trainees getting assistance after training					
		Total No. (unduplicated)	By facility				
			Equipment	Raw material	Service	Marketing assistance	Others
1	2	3	4	5	6	7	8
Khadi	72	44	36	11	22	4	..
Oil ghani	16	..	..	..	..	..	..
Tanning & leather	32	1	..	..	1	..	..
Blacksmithy & Carpentry.	90	12	7	1	5	..	2
Tailoring	61	5	3	..	2	..	1
Handloom	48	18	13	3	7	..	3
Metal works	17	9	9	3	6	..	1
TOTAL	336	89	68	18	43	4	7

Only 89 trainees out of a total of 336 or 26.5% who were interrogated, said that they had received some assistance or other from the project after they had completed their training. The remaining three-fourth had evidently to shift on their own. Again, of the beneficiaries about one-half belonged to one craft, *viz.*, hand spinning, while in two crafts, oil pressing and tanning, none, or practically, none got any post-training aid from the projects.

The disparities in the proportion of trainees in different crafts who receive post-training-assistance are, however, in part, due to the varying percentages that actually took up the crafts after training. Out of the 336 trainees considered here, only 209 went back to their crafts, so that the proportion of the latter who received further assistance from the project rises to 42.6%. But, this proportion too varies greatly from craft to craft. For example, while 41% of the trainees engaged in handloom weaving got some assistance or other, only 1 out of 7 trainees engaged in tailoring got it. On the other hand, in quite a number of instances, especially in hand spinning in four centres, assistance was given to more trainees than were actually pursuing the craft.

Finally, the trainees were asked to state what assistance they needed after training. Only 170 trainees out of the 336 who were approached replied. Their answers are given in the following table :—

Industry	Total No. of trainees	No. of trainees giving suggestions					
		Total (unduplicated)	Procurement of equipment and raw material	Financial assistance in the form of loans and grants	Provision of employment	Further training in better designs	Others
1	2	3	4	5	6	7	8
Khadi	71	19	13	1	2	..	3
Oil ghani	16	3	..	1	2	..	..
Tanning and leather	32	16	..	8	5	2	1
Blacksmithy & Carpentry.	90	61	16	17	18	8	2
Tailoring	61	33	22	..	5	..	6
Handloom	48	26	..	13	2	10	1
Metal works	17	12	..	2	5	2	5
TOTAL	336	170	51	42	39	22	18

30% of the trainees who answered the query, wanted assistance in procuring equipment and raw materials; about a quarter of them wanted financial aid. Nearly the same fraction looked for help in getting jobs. The situation seems to be specially bad for blacksmiths, carpenters and makers of metal goods. About one-third of the trainees who were approached answered the question and their main problem seems to be lack of opportunity for employment.

3. *Loans Programme*

The financial assistance received by the projects is in the form, partly of loans and partly of grants. Information is not available for one project. The loans received by the other 14 projects for the 9 selected industries are given in the following table :—

Serial No.	State-Project	Total amount sanctioned as loans	Amount per 100 artisan households
1	2	3	4
		Rs.	Rs.
1	Kakinada, Andhra	1,80,455	787·3
2	Mulug, Andhra	34,470	2,672·1
3	Bihar Sharif, Bihar	6,90,264	4,192·0
4	Manavadar, Bombay	1,83,000	4,640·0
5	Neyyatinkara, Kerala	10,03,120	N.A.
6	Sehore, M.P.	1,60,344	4,008·6
7	Erode, Madras	18,28,034	12,829·2
8	Ramanagaram, Mysore	1,56,900	7,131·8
9	Russelkonda, Orissa	19,029	4,048·9*
10	Batala, Punjab	79,535	475·2
11	Dhuri, Punjab	97,000	N.A.
12	Sanganer, Rajasthan	1,37,250	4,171·7
13	Nutanhaveli, Tripura	2,01,786	7,372·5
14	Deoband, U.P.	N.A.	N.A.
15	Baruipur, West Bengal	52,500	3,744·7

*Data for khadi spinning and weaving not available.

The amount of loan sanctioned varies greatly from project to project—from Rs. 18.3 lakhs in one project to Rs. 34 thousands in another. The variations remain significant even after account has been taken of the varying numbers of artisan households in their areas. The range is from Rs. 475 per 100 artisan households in one project to Rs. 14,192 in another.

Again the proportion which loans bear to total funds received by the projects differ greatly. Of the total funds, for the 9 selected industries, received by 14 projects, 58% is the shape of loans. But in some individual projects the share of loans is as high as 80% while in one it is as low as 20%.

Similarly, the fractions of their loan funds that different projects spent upto 31st March, 1958 varies widely as the following table shows :

Serial No.	State-Project	Percentage expenditure from loan funds	Percentage of total expenditure gone to		
			Cooperatives	Individuals direct	Other items
1	2	3	4	5	6
1	Kakinada, Andhra	100·00	Not	Available	
2	Mulug, Andhra	31·55	100·00	..	..
3	Bihar Sharif, Bihar	86·75	89·8	2·4	7·8
4	Manavadar, Bombay	100·00	1·0	99·0	..
5	Neyyatinkara, Kerala	74·51	98·4	..	1·6
6	Sehore, M.P.	66·32	61·90	38·10	..
7	Erode, Madras	37·38	Not	Available	
8	Ramanagaram, Mysore	32·83	92·21	0·81	6·98
9	Russelkonda, Orissa	69·22*	83·75	16·25	..
10	Batala, Punjab	100·00	100·00	..	..
11	Dhuri, Punjab	83·90	100·00	..	..
12	Sanganer, Rajasthan	74·50	100·00	..	..
13	Nutanhaveli, Tripura	40·90	100·00	..	..
14	Deoband, U.P.	N.A.	90·44	9·56	..
15	Baruipur, West Bengal	100·00	100·00	..	..

*Excludes khadi spinning & weaving for which data were not available.

On the average, the 14 projects for which information is available spent 66% of their loan fund. But 4 projects spent their loan funds fully while 3 spent about one-third. Evidently some projects got too much money while others could have done with more money than they got.

The uses to which the loan money is put by different projects seem to conform to a pattern. As cols. 4 to 6 in the above table show, in a few instances, the fund has been spent on running training centres or constructing and equipping workshops. But in most projects, the whole or a very large portion of the loan fund is employed to advance credit to cooperatives and individual artisans. Information is not available on the distribution of the loan assistance given to individuals and cooperatives in two projects. But in all other projects, except one, the amount spent from loan funds was lent out wholly or in great part to cooperatives. In that one instance, 99% of the money was advanced to individuals and only 1% to the industrial cooperatives, the high share of individual borrowers being due to the fact that handloom weavers cooperatives do not give cash loans to the individual artisans, who have in consequence to rely wholly on the project.

The distribution of the loan money, by industry—which is given below—is probably more interesting than by project. It represents, in a rough manner, the relative importance of different crafts or rather their need for assistance.

Industries	Total amount sanctioned as loans	Loans as percentage of total fund received	%age of loan fund spent	%age of expenditure going to		
				Cooperatives	Individuals	Other items
1	2	3	4	5	6	7
Khadi	4,21,950	62·75	76·54	54·59	45·41	..
Handloom	25,62,099	58·58	86·50	91·91	8·09	..
Processing of food-grains.	2,70,756	70·30	66·31	100·00	..	..
Tanning & leather	4,23,559	41·21	56·43	98·72	1·28	..
Blacksmithy & Carpentry	42,431	42·20	54·07	94·39	..	5·61
Oil ghani . .	2,74,562	70·27	69·15	96·05	3·95	..
Tailoring . .	1,52,565	68·67	95·20	65·76	31·36	2·88
Metal works . .	14,50,157	81·21	29·10	2·08	..	97·92
Brick kilns . .	15,000	73·89	100·00	100·00	..	..
TOTAL .				87·50	8·50	4·00

There are, again, large differences between different crafts. In the first place, the assistance given to them in the form of loans varies greatly both in absolute amount and as percentages, of the total help they have received. The total loan sanctioned ranges from Rs. 15,000 to brick kilns to Rs. 25.6 lakhs to handloom weaving. Secondly, the proportion of loans to total assistance given to the crafts varies from 81% for metal goods to 30% in the blacksmith's and the carpenter's crafts. In a few projects, however, the help extended to a craft is wholly in the form of loan, while in some others, it is given entirely as grant. Finally, the different crafts have been able to spend different proportions of the loan money that they received. The brick kilns have spent the entire sum given to them while the metal works could spend less than 30% of their allotted money.

In most crafts the loan money has gone wholly to cooperatives and individual artisans. In some crafts, however, a proportion has been used for other purposes. In one, *viz.*, metal goods, a very large proportion 97.92% has been spent on the construction and equipping of workshops. Again, while the share of individual borrowers in the total loan given out by the projects in 9 crafts is only 8.5%, in particular crafts, *e.g.*, khadi spinning and weaving, and tailoring, they got 45% and 31% respectively of the total loan funds distributed upto 31st March, 1958.

These divergences seem to be the result of unplanned and uncoordinated effort on the part of a number of agencies interested in the promotion of rural crafts. It is difficult to say whether the actual distribution of the funds or their break up into loans and grants conform to the relative needs of different crafts or to the basic consideration that normally govern the division of total assistance into straight subsidies and repayable, interest paying advances. Finally, there seem to be wide differences in respect of the extent to which industrial cooperatives should be used as the channel for helping the individual craftsmen.

We have seen that the rural craftsman receives loan assistance through cooperatives and/or directly from the projects. The remaining part of this study is, accordingly, divided into two sections. The first section deals with individual borrowers and the second with industrial cooperative societies. The individual borrowers are made up of three sub-groups those who get loans directly from the projects and from the industries departments and those who borrow from the cooperative societies. The first two sub-groups are dealt with first.

The enquiry obtained from each project a list of the persons who had received loans between April 1956 and December 1957. It did not go beyond December 1957 so that the sample might contain loanees who had time to utilize the loans and assess the benefits derived. The sample, however, relates to 11 projects only, as in four areas no individual artisans had received loans either from the projects or the Industries Departments during the period covered by this item of the enquiry. In five projects, individual artisans got loans from the projects but in another 6 from the departments only. In

all, the list so prepared is made up of 1922 borrowers, 785 of whom got loans from the projects and 1137 from the industries department of the State Governments. In the first 5 projects, however, some artisans might have received loans from the industries department too, but it was not possible, within the time at our disposal, to collect information for these persons. The list of loanees is, therefore, restricted to only loanees from the projects in these centres. The following table shows the manner in which the 1922 borrowers are distributed between projects and industries :—

Project	No. of loanees	Agency from which got loans	No. of relevant industries	Industry	No. of relevant projects	No. of loanees from: Total	Project	Industries
1	2	3	4	5	6	7	8	9
Kakinada . . .	1001	Industries department.	7	Khadi . .	1	1	1	—
Mulug . . .	62	Project	7	Handloom	5	190	128	62
Manavadar . .	458	Project	4	Processing of foodgrains.	1	1	1	—
Neyyatinkara . .	195	Project	3	Oil ghani	5	83	1	82
Erode . . .	48	Industries department.	2	Tanning & leather	6	474	206	268
Ramanagaram . .	25	Project	1	Tailoring	7	278	105	173
Batala . . .	14	Industries department.	4	Blacksmithy and carpentry.	7	787	313	474
Dhuri . . .	5	Do.	1	Brick kilns	3	56	3	53
Sanganer . .	2	Do.	2	Metal works	5	52	27	25
Deoband . . .	67	Do.	5					
Baruipur . .	45	Project	5					
TOTAL .	1922		9		11	1922	785	1137

The largest number of loanees belong to the carpenters' and the blacksmiths' crafts. They are followed by tanners and tailors. Surprisingly enough, two crafts, *viz.*, the processing of foodgrains and khadi spinning report only one loanee each. Those engaged in processing foodstuffs do not seem to have received loans from the project or the industries department upto March 1958, but during this period the khadi spinners and weavers received 45% of the loan fund.

Each loanee was also asked the amount of loan he had received The table below gives the industry-wise distribution of the loanees according to the amounts they had got.

Industry	Total No. of loanees	% of loanees in the frame		
		Below 200	200—500	Above 500
1	2	3	4	5
Khadi	1	—	100·0	—
Processing of foodgrains	1	—	100·0	—
Oil ghani	83	94·0	3·6	2·4
Blacksmithy & Carpentry	787	78·0	16·4	5·6
Tanning & leather	474	74·3	24·3	1·5
Tailoring	278	64·4	30·9	4·7
Brick kilns	56	—	83·9	16·1
Handloom	190	65·8	33·7	0·5
Metal works	52	34·6	51·9	13·5
TOTAL	1,922	71·1	24·6	4·3

71% of all loanees got less than Rs. 200 each. Only a small percentage got more than Rs. 500. This is true of borrowers in most crafts, but especially in oil pressing. On the other hand, all borrowers engaged in khadi & food processing got between Rs. 200 to Rs. 500 and 16% and 14% of brick makers and metal workers respectively obtained more than Rs. 500 each.

Sample of selected loanees

The data analysed above relate to all artisans in 9 crafts and in 11 project areas who received loans during the period April 1956 to December 1957. In order to study, in detail, the working of the loan programme, it was necessary, given our resources, to have smaller samples. We, therefore, selected two further random samples of smaller size, the first consisting of 146 borrowers drawn from the list of loanees dealt with in the preceding paragraph, the second made up of 135 artisans who borrowed from cooperative societies. 67 persons out of 146 in the first sample had got loans from the project agencies only, 71 from the Industries Department only, 2 from both, another 2 from projects and some other source while another 4 from some other source and the Industries Departments. 103 persons in the second sample had borrowed from the cooperative societies

only, and 32 from other sources too. The industry-wise distribution of these borrowers is given below :—

Industry	No. of selected borrowers from		No. of selected cooperative members who got loans	Total No. of cooperatives
	Project	Industries Department		
1	2	3	4	5
Khadi	—	1	5 (3·70)	13 (2·23)
Processing of foodgrains	—	1	—	32 (5·50)
Oil ghani	—	11	18 (13·33)	55 (9·45)
Blacksmithy & Carpentry	22	22	22 (16·30)	64 (11·00)
Tanning & leather	6	11	29 (21·48)	147 (25·26)
Tailoring	12	11	6 (4·44)	5 (0·86)
Brick kilns	3	4	—	3 (0·52)
Handloom	26	10	51 (37·78)	244 (41·92)
Metal works	2	6	4 (2·96)	19 (3·26)
All Industries	71	77	135 (100·00)	582 (100·00)

Note.—1. Bracket figures are percentage figures.
2. Cols. 2 & 3 are not unduplicated.

The table shows a certain degree of concentration of the loans given by the projects among a small proportion of crafts. 85% of all borrowers from the projects are handloom weavers, carpenters and smiths and tailors. The assistance given by the Industries Departments is less unevenly distributed, though some craftsmen e.g., the carpenters and the blacksmiths greatly outnumber others. Again among the borrowers from cooperative societies, weavers are more numerous than others, and weavers, carpenters, blacksmiths and tanners make up 75% of all borrowers.

Amount per loanee advanced by the three agencies

It is of interest to compare the average amount of loan received by artisans belonging to different crafts, from the three sources. Our sample of borrowers in khadi and food processing crafts were not

large enough for this purpose. The following table, therefore, gives the data for 6 industries only.

Industry	Average amount of loan per loanee from		
	Project	Industries Department	Cooperatives
1	2	3	4
Handloom	183	205	180
Tanning & leather	255	445	162
Tailoring	312	277	135
Blacksmithy & Carpentry	560	608	219
Oil ghani	—	510	396
Metal works	250	2,275	268

In five out of the six industries, the average loan from the co-operative society was the smallest. But while the loans received by handloom weavers from the three sources are still comparable, those obtained by other crafts differ greatly in amount. Again, the average loan given by the project authorities and the Industries Departments to artisans in the same craft differs considerably in some instances, the latter being always more generous. It should not be, however, inferred that the financial assistance given by the project authorities and the industries department is adequate in all centres. In one centre, the average loan received by handloom weavers from the project amounted to Rs. 20 only per borrower. In another centre assistance given by the industries department amounted to Rs. 47 per borrower.

Level of investment in the craft and contribution of loans to total investment

One way to judge the adequacy of the loan received by the artisan borrower from the project authorities and the industries department is to relate them to the size of their investment. Accordingly the 281 loanees in the sample were asked the total amounts they had invested in their crafts. The following table gives the average.

the maximum and the minimum investment per loanee in 6 industries.

Industry	No. of project where loan was given	No. of projects where investment was made in the craft	Average investment per loanee	Maximum	Minimum
1	2	3	4	5	6
Handloom	11	10	240	650	84
Blacksmithy & Carpentry	11	11	1,070	2,650	85
Tailoring	8	7	435	1,016	197
Metal works	5	3	4,546	6,380	150
Tanning & leather	9	8	337	888	85
Oil ghani	10	8	831	6,000	115

The average investment varies greatly from craft to craft, being determined by their specific requirements. The average metal worker invested 19 times as much as the average handloom weaver. Moreover, the investment in any one craft varies widely from one centre to another. These facts must be borne in mind in comparing the investment in a craft by the average borrower and the loan received by him. The data are given below :—

Industry	Percentage of the loan amount to the total investment of the loanees
1	2
Handloom	70
Blacksmithy & Carpentry	35
Tailoring	70
Metal works	38
Tanning & leather	69
Oil ghani	50
Brick kilns	18

In three industries, (smithy, brick kilns and metal works) the loans work out below 40% of the sum invested by the loanees in the crafts. At one project, the loan received is as low as 3% of the investment in a craft.

Utilisation of the loan amount

Obviously the loans given by the three institutions are productive only in the measure that they are invested in the crafts by the recipients. Of the 281 loanees under study, 14.7% did not report any investment in their crafts. The manner in which the remaining borrowers employed the loans is given in the following table :

	Project loans	Industries Department loans	Cooperative loans
1	2	3	4
Total loan amount (Rs.)	24,255	55,300	30,530
Productive expenditure on craft (%)	74·5	74·5	79·3
Productive non-craft expenditure (%)	8·6	10·1	1·5
Unproductive expenditure (%)	9·9	3·7	13·6
Unutilized amount (%)	7·0	11·7	5·6

On the whole, the selected loanees invested in the craft more than 75% of the loans. The loanees from the project and the departmental agencies utilized about another 10% for other productive purposes. The balance of 15% to 17% was either used unproductively or not utilised at all. The borrowers from the cooperative societies invested a somewhat larger proportion of the loan in their own crafts. On the other hand, they wasted and failed to use productively a higher percentage of the assistance they got.

Time-lag between loan application and loan disbursal.

The value of a loan to the borrower is reduced if he has to wait too long for it. To ascertain the relative performance of the three agencies from this point of view, our enquiry collected data on the time-lag between the receipt of applications by them and the disbursement of loans. The information is summarised below :

	Project loans	Industries Department loans	Cooperative loans
1	2	3	4
No. of loans for which information is available	61	54	181
Time-lag in sanctioning the loans:—			
(*i*) Nil	3	—	110
(*ii*) Below 7 days	—	—	119
(*iii*) Less than one month	—	—	124
(*iv*) Less than two months	19	9	143
(*v*) Less than six months	55	32	154
(*vi*) Less than one year	60	52	159
(*vii*) One year and more	61	54	181

The cooperative societies make a much better show than the other two agencies. 61 per cent of the loans sanctioned by them are disbursed without any delay and 69 per cent within a month of the receipt of application. On the other hand, all prospective borrowers from the Industries Department and 95% from the project agency had to wait at least a month before they got the loans. Indeed, two-third of the former, and more than five-sixth of the latter waited two months or more to get the assistance. There are, however, a few instances in which the cooperative societies took more than a year to grant loans.

Types of security

The extent to which an intending borrower can avail himself of borrowing facilities is governed, in some measure, by the kind of security that the lending bodies insist upon. The data collected by the enquiry on this issue are given below :

	Project loans	Industries Department loans	Cooperative loans
1	2	3	4
Total number of loans	75	85	241
No. of loans for which information is available	75	84	236
No. of loans advanced on:—			
(*i*) Personal security	33	73	81
(*ii*) Security of land	23	1	66
(*iii*) Other type of security	1	10	32
(*iv*) No security	18	..	57

Of the total loans given by the three agencies, the largest numbers were against personal security. This is especially true of the Department of Industry. About 30% of the loans of the other two agencies were given on the security of land. On the other hand, they made nearly one-fourth of the loans against no-security at all, which is in great contrast with the policy of the Industry Departments of giving loans only against security of some sort or other.

Rate of interest

The following statement shows the rates of interest charged by

the three agencies.

1	Project loans 2	Industries Department loans 3	Cooperative loans 4
Total*	65	81	207
No interest	2	Nil	93
From 2·5 to below 5·0	38	52	48
From 5·0 to below 7·5	25	29	30
7·5 and above	..	..	36

* for which information was available.

In only two instances the project authorities gave interest-free loans. 93 loans out of 207 given by the cooperative societies belong to this category; and 85 of the interest-free loans were given in kind. The normal range of the rate of interest charged by the three agencies seems to be between 2.5% and 7.5% per annum, though the rate on about one-sixth of the cooperative loans was higher than 7.5%.

Overdues

Of the total number of 401 loans, 77 loans or 19 per cent were overdue at the time of enquiry. The corresponding percentages for the project agency, the industries department and the cooperative, were 45%, 15% and 12% respectively. Loans from these two last agencies seem to have been better repaid than those given by the first, though some individual projects had no loans overdue.

The defaulting borrowers were asked why they could not repay their loans in time. No reasons were given by them for 22 overdue loans; the reasons for the remaining overdues are given below :

1. Total number of loans overdue	77
2. No. of overdue loans for which no reasons were given for non-repayment	22
3. No. of loanees who could not save	39
Reasons for not saving	
(*i*) No increase of sale	17
(*ii*) No increase of profits	12
(*iii*) Others	10
4. No. of loanees who could not repay inspite of savings	16
Items on which the savings were spent	
(*i*) Agriculture	2
(*ii*) Consumption	11
(*iii*) Other reasons	3

Half the defaulters could not repay the loans, because they could not either increase their sales or make enough profits. About a fourth could make some savings, but had to use them to meet what they considered more urgent needs. If these latter are added to the borrowers who repaid their loans, the solvent borrowers come to 86% of all borrowers.

Reactions on impact of loans utilisation

As has been mentioned in the Introduction, it was not possible to collect data on the production of the loanees over a period long enough to discover the contribution that loans might have made to their productive activity. Hence the loanees were asked what they considered to be the major benefits they had derived from loans. Their answers are given below :

Industry	Total No. of loanees	Set up an independent craft (Own account production)	Increased out-put	Increased old tools and equipment	Use of better tools, raw materials & designs	Better marketing procedure	Others
1	2	3	4	5	6	7	8
Handloom . .	36	6	9	8	8	2	3
Oil ghani . .	11	6	..	1	6	..	4
Tanning & Leather .	17	4	7	5	8	2	2
Tailoring . .	22	10	4	2	11	..	5
Blacksmithy & Carpentry	43	14	12	12	15	6	7
Brick kilns . .	7	2	3	1	..	..	1
Metal works . .	8	2	2	2	..	..	1
ALL INDUSTRIES .	144	44	37	31	49	10	23

Some of the loanees reported more than one type of benefit. The loans enabled 44 out of 144 borrowers or 31% to set up as independent producers. The proportion of such borrowers is high among oil men and tailors and low among handloom weavers, metal workers and tanners. About 26% increased their output, as a result of one or more steps which the loans helped them take, *e.g.*, addition to the stock, old type tools and equipment, use better techniques, raw materials, designs and exploitation of opportunities in the markets. The number of borrowers who increased their output is much less than the total of those who either added to or improved their equipment or used better techniques and raw materials. This difference probably reflects the limited extent of the market for the products of most rural crafts.

4. *Industrial Cooperatives*

Information about industrial cooperatives in one project was not available. In the remaining 14 projects there were 828 societies in existence at the time of the enquiry. Some of these were started during the period of the programme; others had come into existence earlier. The following table gives the distribution of the societies by project, their average membership in absolute number as well as a percentage of artisan households in the project area and their owned funds.

		Year 1958-59			
Projects	No. of societies	Membership		Owned funds (Rs.)	
		Per society / All Societies	Per 100 artisan households	Per society	Per member
1	2	3	4	5	6
Kakinada	141	129	80	12,125	94
Mulug	14	36	40	850	24
Bihar Sharif	118	44	44	2,394	54
Manavadar	26	37	25	1,166	32
Neyyatinkara	55	107	N.A.	11,672	109
Erode	26	N.A.	N.A.	539	N.A.
Ramanagaram	31	87	123	N.A.	N.A.
Russelkonda	35	70	52	361	5
Batala	112	17	12	1,441	85
Dhuri	115	16	N.A.	1,058	66
Sanganer	96	21	62	747	36
Nutanhaveli	35	64	82	683	11
Deoband	14	38	17	729	19
Baruipir	10	51	36	579	11
All Projects	828	54	50	4,170	77

The number of societies vary greatly from project to project. One project had 141 societies, another only 10. Of course, the areas and populations covered by the projects differ but the differences persist even after allowance has been made, say, for differences in population in the project areas. Similarly the average societies in the different projects differ greatly from one another in respect of their membership. For the 14 projects for which this information is available, the membership per society ranges from 129 to 16. Again for the 12 projects for which we could get data on the number of artisan households in their areas, the membership of the average as a percentage of this number varies from 123% to 12% only. Similarly the owned fund which includes share capital and reserves, of the societies in the different projects differ greatly. In most areas it is less than Rs. 1000/- per society. Only in two, it is about Rs. 12,000/-. The meagreness of the owned funds of the societies becomes still more patent when they are reduced to per capita of all members. The average for all societies is only Rs. 77/- and in five areas it is less than Rs. 25/-.

One of the aims of the pilot projects is to increase the number of industrial cooperatives and bring more artisans into the cooperative fold. In 11 projects for which information is available, the membership increased by 128% between 1955-56 and 1957-58. On the other hand, as the following table shows, the societies did not achieve noticeable success in extending assistance to their members.

Year	Loans advanced per member	Outside assistance to society per member	Col. 2 upon Col. 3 into 100	Col. 4 with base 1955-56 -100
1	2	3	4	5
	Rs.	Rs.		
1955—56	5·6	37·2	15·1	100·0
1956—57	12·0	51·7	23·4	153·6
1957—58	12·8	68·2	18·8	124·5

The loans given per member rose from Rs. 5.6 in 1955-56 to only Rs. 12.8 in 1957-58, and though this represents a large percentage rise, the absolute increase is small indeed. And this failure to extend the benefits of cooperative credit was not due to lack of total resources, for the loans to members are small fractions of the assistance that the societies received from the government, Central Banks, Boards and Commissions. The societies could not lend out even one-fifth of the funds they got from outside. Probably a more important function of the industrial cooperative society is to assist their members to procure raw materials and dispose of finished products. Data on the marketing activities were accordingly collected for 94 societies out of the 386 societies in 9 selected crafts, which were active during 1957-58.

Year	Percentage of members participating in	
	Marketing	Procurement of raw material
1	2	3
1955—56	9·2	11·7
1956—57	15·5	18·4
1957—58	16·1	18·6

Not even a sixth of the members got marketing services from their societies.

Of the 94 active societies studied in 1958, 50 had been in existence in 1956-57 so that 44 were organised during the two intervening years. The following table gives the distribution of the agencies which were responsible for the creation of both the old and the new societies.

Agency	No. of Societies		
	Old societies	Societies started during 1956-57 and 1957-58	Total
1	2	3	4
Project officials & Officials of the cooperative and industries departments.	15	25	40
Secretary & President	19	15	34
Leading artisans	8	—	8
Officials of various Boards and Commissions . .	5	1	6
Non-Officials (M.L.A.s, members of Sarvodaya Ashram & Y.M.C.A.).	3	3	6
TOTAL . .	50	44	94

Most societies, old and new were started either by project officials or by the present secretaries and presidents. The role of Board and Commissions and of non-officials other than the secretaries and presidents does not seem to have been large.

Various motives led to the organisation of the societies. Those which were ascertained for 94 societies are summarised below :—

Motivating factors	No. of societies.
1. To get grants and loans	32
2. To provide employment or subsidiary income	25
3. To improve the industry in general	16
4. To purchase raw materials and to sell craft products	14
5. To supply improved equipment	5
6. Others	2
TOTAL	94

The main incentive appears to be the desire to take advantage of grants and loans available from the government. This is true of the majority of the societies in oil pressing and metal goods crafts. The next important consideration seems to have been hope of employment. This motive was responsible for the coming into existence of the majority of the cooperatives in Khadi and food processing. The desire to improve the conditions of the industry was reported, but rather vaguely, in 16 cases and in the remaining 19 instances, the chief motive was the advantages accruing from the purchase of raw materials and disposal of products through cooperatives.

The efficiency of any organisation depends, among other things, on the quality of its administrators. The three persons who have most to do with the day-to-day working of an industrial cooperative are the president, the secretary and the cashier. The following table gives some interesting data about these functionaries of the 94 industrial cooperatives in our sample.

	Secretary	President	Cashier
1	2	3	4
1. No. of this societies which have the functionary	88	94	55
2. No. of societies where the functionaries are paid.	19	3	6
3. No. of societies where the functionaries are :			
(i) Matric and above	23	22	7
(ii) Non-matric			
(iii) Above primary	8 } 25	6 } 17	5 } 13
(iv) Primary or below	17	11	8
(v) No formal education	31 } 40 9	37 } 55 18	22 } 35 13

Six societies have no secretaries and 39 no cashiers. Again only 19 out of 88 secretaries and 6 out of 55 cashiers receive payment for their services. 59% of the presidents, 45% of the secretaries, and 64% of the cashiers had either no formal education or had read upto the primary standard only. Only about one out of four presidents and secretaries and 1 out of 8 cashiers had passed the matriculation examination. The 94 societies are distributed over 11 projects and there are projects in which things are even worse than the average data suggest. As the following table shows, the industrial cooperatives have, generally speaking, small membership.

Industry	1955-56		1956-57		1957-58	
	No. of societies	Membership per society	No. of societies	Membership per society	No. of societies	Membership per society
1	2	3	4	5	6	7
Handloom	19	181	26	163	26	16
Oil ghani	7	20	12	21	14	23
Blacksmithy & Carpentry	7	40	11	43	12	50
Tanning and leather	10	21	13	21	14	22
Metal works	3	12	5	14	5	14

Only the handloom cooperatives have fairly large membership—164 per society in 1957-58. Next comes the carpenter's and the blacksmith's society with a membership of 50 per society. In all the other instances, except khadi, brick making, food-processing and tailoring for which our sample turned out to be too small, the membership per society does not rise above 25. Again over the three years 1955-56 to 1957-58, there was no significant change in the sizes of the average societies. In fact the new handloom societies, *i.e.*, those which were created during 1956-58 were smaller than the existing ones.

A society's financial resources are made up of owned funds and outside assistance. The former consists of share capital and reserves, the latter is derived from two sources, *viz.*, the central banks and the government. The following table contains information on the resources of the 94 selected societies in 9 industries in 1957-58.

(Rupees per society)

Industry	Total owned fund	Outside assistance	Total fund 2+3
1	2	3	4
Khadi	503	14,982	15,485
Processing of food grains	724	6,221	6,945
Oil ghani	1,552	4,598	6,533
Blacksmithy & Carpentary	1,710	13,521	15,214
Tanning & leather	1,121	9,895	7,393
Tailoring	808	6,719	7,527
Handloom	9,436	3,977	13,291
Brick kiln	1,422	5,267	6,689
Metal works	3,071	130	3,201
All Industries	3,444	6,820	9,809

The total fund per society, on the average of all societies in the 9 crafts, amounts to Rs. 9,809/-. But the average in individual crafts varies from Rs. 3,201/- in metal industry to Rs. 15,485 in khadi spinning and weaving. The owned fund and the outside assistance per society range from Rs. 503 to Rs. 9,436 and from Rs. 130 to Rs. 14,982 respectively. The large majority of societies are heavily subsidised; the overall proportion of owned to total fund is about one-third. Another craft, *viz.*, handloom weaving relies less on outside help than on its own resources. But this overall percentage conceals wide differences in respect of different industries. Only one craft, *viz.*, metal goods, has internal resources much greater than the outside assistance it receives. But in all other instances, outside assistance is several times larger than the society's owned fund from a little over twice in the case of oil pressing to nearly 30 times in that of khadi spinning. Evidently there are no uniform or comparable criteria according to which public assistance is given to different rural crafts.

For intensive study 5 members in each of the 94 selected societies were interviewed personally. The following table classifies them according to craft, status and principal occupation.

Industry	Total No. of members selected	No. of members who were artisans	No. of members engaged in the craft			%age of members having craft as principal occupation	No. of members having agriculture or agricultural labour as their principal occupation	No. of harijan members
			Total	As own account workers	As wage earners			
1	2	3	4	5	6	7	8	9
Khadi	15	15	15	5	10	93	1	..
Processing of foodgrains.	60	34	34	..	34	5	27	..
Oil ghani	70	61	52	40	12	77	16	..
Blacksmithy & Carpentry	60	54	54	37	17	100	..	5
Tanning & leather	68	65	62	46	16	96	3	64
Tailoring	25	21	20	8	12	100	..	..
Brick kilns	15	11	11	1	10	93	1	2
Handloom	150	145	131	92	39	86	21	50
Metal works	25	22	17	6	11	100	..	3
Total	488	428	396	235	161	86	69	124

87% of the selected members were artisans; the remaining 13% were either farmers or agricultural workers who pursued some craft or other as subsidiary occupation. Again more than 90% of the artisan members were actually engaged in the crafts either on their own account or as wage earners. For all the crafts and societies taken together, the proportion of workers on own account to wage earners was 3 : 2. But the ratio varies greatly from craft to craft. In tailoring, brick making, metal works and khadi the wage earners were more numerous than workers on own account; in food processing they were all wage earners. In the other crafts the workers on own account preponderated. The large majority of the members had some craft or other as their principal occupation. However, the majority of the members engaged in the processing of food were primarily cultivators or agricultural labourers and only secondarily artisans. Of the 488 selected members, 124 or about a quarter were Harijans. More than 90% of them were engaged in two crafts, *viz.*, tanning and weaving.

In order to get some idea of how much the members knew about their societies, they were asked questions on some basic facts, *viz.*, membership, share capital and loans. The respondents fall into two groups, *viz.*, office-bearers and employees numbering 213 and other members adding up to 275. Their answers are tabulated below :—

	% of members in the group, giving correct answer regarding.		
	Membership	Share capital	Loans advanced
1	2	3	4
1. Those members who were either office-bearers or executive members or engaged by the societies as regular employees.	77	43	54
2. Other members	48	24	25

The average member seems to be rather ill-informed about his own society, which is an indication of the small interest he takes in its affairs.

More than 50 % did not know correctly the size of the membership. Even among the officers and employees—those who can reasonably considered knowledgeable—23% did not have correct information about the membership of their societies. On the amounts of share capital and loans advanced, the knowledge of both the groups especially of the ordinary member was still more uncertain. These are dismal indices of the state of cooperative education of members and even of officials; they are a poor basis for efficient, democratic operation of the societies.

Assistance from the cooperatives

Besides giving loans, the industrial cooperatives helped their members procure raw materials and improved tools and implements and dispose of finished goods. An attempt was made to find out the kind of non-financial assistance the members got from their societies, the terms and conditions on which they got them and the difficulties they faced in securing them.

Of the total of 488 members canvassed, 175 or 35.9% were either employees of the societies or were not pursuing the crafts. Obviously, these members did not need any non-financial assistance. Of the remaining 313 only 210 received assistance of some kind or other. The relevant data are given below :—

Industry	Total	No. of members who got non-financial assistance	No. of members who received non-financial assistance in the form of		
			Procurement of raw material	Disposal of goods	Tools & implements
1	2	3	4	5	6
Khadi	15	15	15	15	15
Processing of foodgrains	60	5	5	..	..
Oil ghani	70	35	35	21	8
Blacksmithy and Carpentry	60	23	15	11	11
Tanning & leathe	68	28	8	9	11
Tailoring	25	16	8	6	10
Brick kilns	15	..	..	..	..
Handloom	150	84	84	39	32
Metal works	25	4	4	1	..
TOTAL	488	210	174	102	87

The proportion of members who got assistance in kind from the societies varies from craft to craft. Brick making is probably a co-operative enterprise in which whatever non-financial assistance was given by the societies must have been advanced to groups of workers rather than the individuals. The metal goods were again manufactured largely in the workshops run by the cooperative societies themselves. Among the other crafts, those belonging to khadi spinning and weaving seem to have been the most favoured; all the persons in the selected sample got some help in kind from their societies. In handloom weaving 56% got the benefit; in carpentry and smith's craft not even 40% had it.

Among those who received assistance in kind the largest number were helped by the societies in procuring raw materials. Next in importance are persons who were assisted by the societies to dispose of their goods.

Non-financial assistance is given by the societies to their members in most cases, on certain terms and conditions. In agreeing to supply raw materials to a member the society usually insists on his selling the products through it and the assistance is given as a loan rather than outright gift. In some instances, the societies charge commissions on the purchase of raw materials or disposal of finished goods. They also insist on the finished products being up to specified standards.

The 210 members in our sample who had received assistance in kind were asked the difficulties, if any, that they had met with in securing it. Their answers are tabulated beolw :—

Procurement of raw materials	No. of members	Disposal of finished goods	No. of members	Use of tools and impelments	No of members
1	2	3	4	5	6
No. of members receiving assistance.	174	No. of members receiving assistance.	102	No. of members receiving assistance.	87
No. of members reporting difficulty.	45	No. of members reporting difficulty.	30	No. of members reporting difficulty.	15
No. of members saying :		No. of members suggesting :		More loans for purchase of implements.	7
Finer quality needed	17				
Inadequate supply .	10	Govt. to provide better marketing facilities for cottage products.	15	Inadequate quantity supplied.	5
Supply not in time .	6			Better quality needed	3
Supply not at competitive rates.	2	Wages to members working in production society to be paid regularly without waiting for disposal of products.	9		
Rules too rigid .	3				
Better management of distribution.	1				
Others	6				

The proportions of the respondents who complained about one or another of the three listed operations of the societies vary from about one-sixth to one-third. The largest number complained of the difficulties experienced in getting supplies of raw materials in right

quality, quantity and time and at the proper price. The next large number were dissatisfied with the standard of marketing facilities provided by the societies. Some grumbled about the irregularity in the payment of wages to members working at the societies. Others thought that the loans given for the purchase of tools and implements and the quantities supplied were inadequate.

In order to meet the difficulties connected with the procurement of raw materials, some members suggested that the societies should maintain adequate stocks. The wage earners insisted that they should be paid wage regularly by the societies where they work, even if these cannot dispose of their products. At one centre the members suggested that the Central Bank should make sufficient advances against finished product pending their disposal in the market.

The secretaries of the cooperatives were also asked about the difficulties they encountered in running them. The following table summarises their answers :—

Type of difficulties	No. of societies reporting
1. Lack of funds	49
2. Inadequate arrangements for disposal of finished products	30
3. Poor management	16
4. Shortage of technical personnel	15
5. Inadequate credit and banking facilities	13
6. Improper accounting due to lack of proper supervision	11
7. Inadequate supply of tools and equipment	11
8. Lack of facilities for education	10
9. Improper accounting due to inadequacies of staff	9
10. Difficulties in recovery of loans	5
11. Others	41

Lack of funds because of inadequate credit or banking facilities or other reasons is the major problem of industrial cooperatives. All the brick kiln societies as well as the majority of the selected societies in metal works, tanning and processing of foodgrains reported this as one of their main difficulties. However, none of the selected khadi societies complained of this difficulty and in tailoring, only 1 among 5 did so. Arrangements for the disposal of finished goods seem to be most inadequate in the oil pressing industry; 9 out of the 14 selected cooperatives were handicapped by it. On the other hand, few cooperatives of blacksmiths and carpenters and no brick kiln and metal goods society had any problem in disposing off their products. In the other industries, the percentage of the cooperatives reporting this difficulty varied from 43% in tanning to 25% in the processing of foodgrains. Shortage of technical

staff seems to be a significant problem for tailoring, brick making and carpentry. This was reported by 40%, 33% and 25% respectively of the selected cooperatives in these three industries.

Qualitative Evaluation of the Cooperatives' Working

The qualitative notes prepared by the Evaluation Officers highlight certain types of difficulties which were faced by the cooperatives. These may not be important quantitatively, but indicates the the directions in which measures may be taken to improve matters. The societies engaged in the production of iron and steel goods could not get raw materials in adequate quantities either from the control agency or in the open market. For example, under the Punjab State Aid to Industries Act, only those societies which had been formed prior to December, 1955 were eligible to get quota of iron and steel at controlled rates, the more recently formed societies were denied this facility. Again, the quantities available were not always adequate and quite often they had to be supplemented by purchases from the blackmarket. In Bihar Sharif, the authorities had arranged for the issue of permits of iron and steel but the supply did not meet the demand fully. In one case, the production of persian wheels was held up for a fairly long time, since a particular type of iron was not available. The difficulty in procuring raw materials was not confined only to iron and steel. In Kerala, *e.g.*, the Central Society for Handloom weaving could not supply yarn to all its primary units because of lack of funds. In Russelkonda which is an oil-seed producing area, the oil pressing cooperatives were handicapped by inadequate supply of oil seeds. Because of insufficient funds they could not build stocks at the harvest time while in the off season higher prices added to the cost of production. The carpenters' societies in Bihar Sharif wanted to be assured of cheap and adequate supply of raw material. In a few instances, the authorities were reported to have arranged for the bulk purchase of timber from Nepal but this did not solve the problem for all.

Due to various reasons, improved tools and techniques could not be introduced effectively in many projects. In some cases the equipment supplied was of poor quality (Neyyatinkara). Sometimes, it did not suit the requirements of the industry. The jaquards for the handloom industry, for example, could not be installed in the houses of the artisans because of lack of space, while wardha ghanis were not found quite suitable for crushing coconuts (Neyyatinkara). But, generally speaking, the small progress in the introduction of improved equipment was due to insufficient extension efforts, inadequate training facilities and absence of follow-up of the activities of those who had been trained by the projects. Even the artisans who were given equipment did not always use it, either because they were not convinced of its utility or because they were not confident that they could, by themselves, operate them. In Neyyatinkara project the equipment given to the handloom weavers was reported to be lying unused in many cases.

The societies wanted secure markets for the disposal of their products. The articles manufactured by the societies did not always find a ready market and quite often, it was the inferior qua-

lity of their products which was responsible for this. It was especially true of handloom products which had to compete with mill-made goods in quality and price. But there, as in Bihar, effective improvements had been made in designs, the products found a good market not only within the country but also abroad. In certain cases, *e.g.*, in Bihar Sharif, many societies were producing against orders received from the government. The State Store Purchase Preference Rules give preference to cooperatives in respect of orders for various departments. For example, the police had placed orders for boots with the leather goods cooperatives and for mosquito nets with tailoring societies. The carpenters' and blacksmiths' cooperatives, similarly were executing orders for government furniture and agricultural implements. But this policy does not seem to be executed with zeal in all projects. An instance was reported from one project where the government order for sprayers was placed with a Bombay firm in preference to a cooperative society, though the latter was prepared to manufacture the article at a lower price. Some time State legislation has handicapped the cooperatives. It was reported that the levy of sales tax on rice in Bihar discouraged the formation of the cooperatives for the processing of food grains. According to law, any unit whose sales amount to more than Rs. 15000/- a year is liable to the tax. This made hand pounding of paddy on individual basis relatively more attractive.

5. *Direct Impact of the Programme on the Villages*

An attempt was made to organise some of the data collected to throw light on the impact of the pilot projects on the rural area. Information was gathered on the spot, from selected beneficiaries, about the 267 villages in which they resided. This information is the basis for the conclusions reached in this section of the report.

Evidently the selected villages are not a random sample, in any sense and what has happened in them cannot be generalised for all villages in the country. If anything they represent a favoured group in which some villagers got the benefit of the training and assistance offered by the pilot projects. The following table lists the total number of all villages and of the selected villages covered by the projects :

Project	Total no. of villages	No. of villages selected	% of col. 3 to col. 2
1	2	3	4
Kakinada	247	29	11·7
Mulug	54	16	29·6
Bihar Sharif	350	50	14·3
Manavadar	159	16	10·1
Neyyatinkara	22	10	45·5
Sehore	693	7	1·0
Erode	217	2	0·9
Ramanagaram	405	19	4·7
Russelkonda	467	20	4·3
Batala	487	15	3·1
Dhuri	378	9	2·4
Sanganer	555	10	1·8
Nutanhaveli	118	6	5·1
Deoband	153	20	13·1
Baruipur	157	38	24·2
	4,462	267	6.0

The proportion of villages which could have, possibly, benefited through artisans who received training and assistance, varies greatly from project to project—from 45% in Neyyatinkara to 1% in Erode.

The following table gives information about the number of villages in the projects in which the different crafts were started with some assistance or other from the project authorities :—

Industry	No. of selected villages having the craft	No. of villages in which craft started with project help	No. of artisans in (2) following the craft	% of artisans in (4) trained by project	% of artisans receiving loans from project for Tools etc.	% of artisans receiving loans from project for Raw materials	% of artisans receiving assistance in kind.
1	2	3	4	5	6	7	8
Khadi	28	20	1,423	42·0	10·6	1·3	10·9
Processing of foodgrains .	49	4	2,617	0·7	1·0	0·9	3·9
Handloom . . .	167	20	20,812	1·4	3·2	0·7	27·3
Tanning and leather .	141	9	4,134	1·2	1·5	1·8	0·05
Oil ghani . . .	102	9	2,412	0·2	1·5	2·0	1·5
Blacksmithy and Carpentry. . .	237	10	5,433	3·6	3·9	6·0	4·0
Tailoring . . .	150	20	2,375	19·1	3·9	2·7	4·2
Brick kilns . . .	14	..	55	..	..	3·6	..
Metal works . . .	17	..	182	..	..	..	..

Only in the case of khadi, did the project make a substantial addition to the number of villages which have the craft. In all other instances, the projects' relative contribution was very small. The impact of the projects, measured in terms of villages establishing new crafts for the first time, was extremely limited. Obviously, if this is true of the selected villages in which some artisans trained and/or assisted by the projects, it must be still more true of the general mass of villages in the country. The number of the projects and the scale on which they are run have to be increased greatly if they are to have the desired measure of impact on the rural economy.

Within the selected villages again, the proportion of artisans trained in different crafts by the projects is, generally speaking, small. The data are given in col. 5 of the preceding table. Only in the case of khadi and tailoring, were appreciable proportions of the village craftsmen trained by the projects. In all other instances the proportions were negligible. Evidently, the number of artisans trained by the projects in different crafts bore little relationship to those which were following them in the villages within their jurisdiction.

The second major activity of the projects is to help artisans with loans in cash to purchase tools, equipment and raw materials and sometimes to give these in kind on loan to them. The proportions of the different craftsmen in the selected villages whom this part of the programme reached are even smaller than those who received training. This is true of all crafts except handloom weaving in which 27% of the weavers received assistance in kind from the projects.

The projects have, finally, the responsibility to set up co-operative and other organisations to help the artisans. The results achieved up to the time of our enquiry are summarised below:

1. Total number of selected villages	267
2. No. of villages where society was organised	214
3. No. of villages where no society has been organised	53
4. Villages where there is no society but there are members of a society outside the village	39
5. No. of villages which have:	
(*i*) Credit societies	93
(*ii*) Multipurpose societies	100
(*iii*) Industrial societies	68
(*iv*) Other societies	33

The situation in respect of cooperative societies, at least so far as their number is concerned is fairly good. 214 villages out of 267 in our sample have cooperative societies of one kind or another, and though 53 villages were still without the institutions. 39 of them had artisans who were members of societies located elsewhere. In other words, cooperatives have reached some artisans at least, in 253 out of the 267 selected villages.

But though cooperative societies of one variety or another exists in the majority of the selected villages, the proportions of villages where the different crafts are pursued and artisans have received assistance from the societies seem to be rather small. This is shown in the following table:

Industry	No. of selected villages where the industry exists	No. of villages where improvement was brought about in		
		Supply of finance	Procurement of raw materials	Marketing of finished products
1	2	3	4	5
Khadi	28	3	19	20
Processing of foodgrains	49	6	1	3
Oil ghani	102	29	19	16
Blacksmithy and carpentry	237	43	25	17
Tanning and leather	141	22	7	4
Tailoring	150	17	11	11
Handloom	167	38	52	44

The columns (3), (4) and (5) are not unduplicated; the same village may have more than one variety of facility organised by the cooperatives and other bodies. Hence, we may select the form of assistance which is provided to each class of craftsmen in the largest number of villages. In all instances except khadi and in some measure handloom weaving, only small fractions of the villages in col. (2) had any one of the services recorded in cols. (3), (4) and (5). It would seem that in spite of the existence of cooperative societies in the majority of villages, the benefits of cheap credit, and organised sale and purchase of goods have reached a small proportion of them. This may be due to the relatively small number of industrial cooperatives, 68 out of 214 and/or to their practice of limiting assistance to very limited categories of artisans.

6. *Administrative Coordination and Extension Service*

When Pilot projects were conceived, it was hoped that the various agencies, *viz.*, the All India Boards and Commission, the normal project authority and the Industries Department of the State Governments which were concerned with the development of rural arts and crafts would coordinate their programmes and activities at the field level. A special officer called the Community Project Officer [C.P.O. (I)] was to be appointed to administer the project.

This idea does not, however, seem to have been realised in practice. In the first place, the All-India bodies seldom participate in the framing of the programme of the project though the C.P.O. (I) takes into account their pattern of assistance and their rules and regulations in framing his proposals. In only two projects out of 15, the All-India bodies were reported to have taken part through their representatives in the preparation of the programmes. But in one of them the representative of the All-India organisation drew up his scheme without consulting the C.P.O. (I).

Secondly, among the All-India bodies only the Khadi and Village Industries Commission has a field agency of its own, which it employs to implement its schemes; the other bodies do not involve themselves in the execution of their schemes in the area. However, in none of the 15 projects covered by this study were the field workers of the Khadi and Village Industries Commission reported to be working in close contact with the C.P.O. (I). Indeed, in a good number of instances, the C.P.O. (I) had even no knowledge of the activities of these workers.

Thirdly, the position of the C.P.O (I) *vis-a-vis* the District Industries Officer (D.I.O.) presents some problems of administrative coordination and human relationship. Initially, the former was placed under the Development Department. while the latter of course belonged to the Department of Industries. This gave rise to difficulties which were sought to be simplified, if not solved, by making the C.P.O. (I) too an officer of the Department of Industries. This was done in all projects except Russelkonda, where the C.P.O. (I) has belonged to the Cooperative Department apparently on the ground that the cottage industries were the concern of this department and not of the Industries Department. In four projects the C.P.Os. (I) has exclusive

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responsibility for looking after the programme and all departmental staff in the project areas are put under them. In some instances, the District Officer has, technically speaking, jurisdiction over the whole district including the project area lying within it; but in practice, they do not operate in the project areas. In other projects the two officers are both responsible for rural arts and crafts in the project areas; but their relative functions and responsibilities have not been clearly defined, adjusted and coordinated.

All this has created problems of human relationship and administrative coordination that bear upon the pilot projects. For example, in two projects where the C.P.O. (I) happened to be senior to the D.I.O., either the latter did not care to consult the former or the former did not pay heed to the latter's suggestions. In the third instance, the C.P.O. (I) though he belonged formally to the Industries Department was not, in spirit, accepted as its member. On the other hand, the D.I.O. though much junior to him in service, had the support of his department and enjoyed wide powers. He sanctioned a grant-in-aid to an industrial society against the advice of the C.P.O. (I) and the members of the society organised a campaign against the latter. In the fourth case the departmental staff working in the project, sent reports to the D.I.O. and the D.I.O. communicated directly with the Deputy Director (Industries). Sometimes, even copies of these communications were not endorsed to the C.P.O. (I). In the fifth project, the cause of tension between the two officers was the difference in their official grades, and it was only after the C.P.O. (I) who had belonged to the cadre of Sub-Divisional Revenue Officers had retired, that the situation improved. Finally, in one case the Regional Officer (Industries) and the C.P.O. (I) had fallen out on the issue of their relative authority over the training schemes of the pilot project, which had been at the outset under the former but were subsequently transferred to the latter.

A review of these and other cases suggests the immediate necessity of straightening the relation between the C.P.O. (I) who is formally responsible for the administration of the project and other officers of the Industries department in respect of their relative status, control over training schemes, and power to grant assistance to individuals and cooperatives in the project areas.

The relation of the C.P.O. (I) and the B.D.O. too requires clarification and ordering. In three projects they were reported to have been working harmoniously. In two, the B.D.Os work under the C.P.O. (I) in respect of the project, the latter being also consulted in the preparation of the character rolls of the former. In a sixth project, the two functionaries work under a single officer, *viz.* the Project Executive Officer. In the other projects, however, there is little coordination of the work of the C.P.O. (I) and the B.D.O. In one project the Government made the B.D.O. responsible for the cottage industries programme and the C.P.O. (I) felt that his prestige was undermined. In two other projects the B.D.Os got schemes sanctioned directly by the D.I.O. without even the C.P.O. (I)'s knowledge. In a converse case, the C.P.O. (I) did not draw the D.I.O. into his programme, who, in consequence, felt left out and disgruntled.

The problem of the position of the C.P.O. (I) *vis-a-vis* the B.D.O. and the block staff has its roots in two facts, first, that the two officers belong to two different departments of the State Government, the C.P.O. (I) to the Industries and the B.D.O. to the Development Department, and second, that geographic jurisdictions are not co-terminus; the B.D.O's charge is the block, but the industrial pilot project covers a wider area at present the norm is 3 blocks per project.

The overall scheme of pilot projects includes arrangements which should solve the first difficulty. It provides for the setting up of the Project Action Committees of which the B.D.Os of the blocks in the project are expected to be members. Conversely the C.P.Os (I) are expected to be members of the Block Advisory Committees, now called Block Development Committee (B.D.C.) in their areas. But Project Action Committees were reported to be functioning in only 6 out of 15 projects; no information was available about 3 projects out of the remaining 9 on this point and in one there was Project Loan Committee, but no Action Committee. The remaining 5 projects had not set up the Action Committees.

Of the 6 Project Action Committees which were reported to be functioning, only one had succeeded in adjusting the relation between the C.P.O. (I) and the B.D.O.; in others they had failed to achieve this purpose. In fact in one project, the P.A.C. does not even invite the B.D.O. to attend its meetings. In a second project, the C.P.O. (I) is not a member of the B.D.C. while in a third project he receives only courtesy invitation to its meetings. Speaking generally, the B.D.Cs do not show interest in the industrial programme, and the C.P.O. (I) receives only half hearted cooperation from the B.D.Os in his project area, for which again the former is sometimes responsible. In reality the C.P.O. (I) and the B.D.O. concern themselves with industrial and non-industrial activities respectively and there is hardly any coordination of the two parts of the programmes for area development.

The block is now the accepted unit for integrated area development. This implies exploitation of both the industrial and agricultural resources of each area and that industrial projects which, for obvious reasons, may have to cover more than one block, should be closely knit with the block development plans. But as we have already noted, the two sets of plans have little to do with each other. The programme of the pilot project is, at least to start with, the handiwork of the C.P.O. (I). The Advisory Committees of most blocks do not show much interest in industrial development and the B.D.Os regard agriculture rather than rural arts and crafts as their concern. The C.P.Os (I) are not always, members of the B.D.Cs and some of them at least have not taken steps to get the B.D.Os interested and involved in their programmes. The pilot project programmes thus stand by themselves; there is no assurance that they reflect the needs of the local people or of the progressive artisans.

Normally, the programme is drawn up by the C.P.O. (I), who would take into account the terms and conditions of the assistance

available from the All-India bodies as well as his own department in the State. The programme is then sent to the State Government for approval. Where a scheme requires assistance from an All-India body, the State Government would scrutinize it before sending it forward to the former. In the majority of the States, this job is the responsibility of the Industries/Development Department. The schemes are then considered by the State Action Committee, now called State Co-ordination Committee (S.C.C.), in which the various All-India bodies are represented by their regional officers. Lastly, the approved schemes are, where necessary, sent to the All-India bodies for final sanction.

The arrangement and the procedure are logical and systematic. But in practice, there have been cases of inordinate delay. The All-India Small Scale. Industries, the Handloom and the Handicraft Boards were, in some instances, reported to have taken between one and two years to give their final sanction to some schemes. The delays were due primarily to two reasons; sometimes the Boards insisted on a rigid interpretation of their rules and a strict adherence to their pattern of assistance*, sometimes, the State Governments hesitated too long over making the matching contribution. In two projects, the State Governments had long correspondence with the All-India Boards, even after these had communicated their sanction of the schemes under consideration, which had been moreover approved by the S.C.Cs.

The schemes which depend on assistance from the All-India bodies rarely deviate from the patterns laid down by these. But these patterns involving the standards, scales of assistance and procedures, differ considerably from one body to another. For example, the Khadi and Village Industries Commission which has been given considerable financial powers, makes its funds available, generally speaking, to State Boards or individual institutions, but not to the State Governments. But, the other Boards extend assistance only on the basis of matching contributions by the State Governments. Again, while the Commission and all Boards, except the Handloom Board, give money for loans to cooperatives as well as to individuals, the funds made available by the Handloom Board can be lent only to the Cooperatives. Moreover, while the Handloom Board gives relatively more grants and loans for improved equipment, the Small Scale Industries Board and the Handicrafts Board do not give money for this purpose. Further, the Handloom Board is almost the only body which gives grants and loans for housing colonies.

These differences may be unimportant at the All-India level; but worked down to the level of the project, they can become measurably significant. The issue was referred to a Sub-Committee by the Co-ordination Committee on Small Industries of the Ministry of Commerce and Industry in January, 1958. The Sub-Committee felt that

*Some C.P.Os (I) felt that insistence on set patterns decided on at the All-India level was not compatible with the varying requirements of different areas.

the work of simplifying and rationalising patterns or of introducing a certain measure of uniformity among them was beset with several difficulties. "The pattrns have been formulated", to quote the Sub-Committee, "with reference to the peculiar conditions and requirements of the various industries and unless these requirements are found to be identical or similar, the argument in favour of allowing different and diverse pattern of schemes of different industries, to continue was fairly strong." Another important consideration which weighed with the Sub-Committee was that 'an attempt to introduce uniformity involved in some cases either liberalisation to an extent which *prima facie* could not be justified or making patterns for some industries unduly stringent'. Evidently the parent Committee was not satisfied, and at its Seventh meeting on 4th April, 1959 it requested the existing Sub-Committee to study the matter further and recommend improved and, as far as possible, uniform patterns of central assistance.

A few observations may be made, finally, on the industrial extension service in the villages. Extension work is as necessary to the introduction and dissemination of superior techniques in rural industry as in agriculture. It was for this reason, that the Union Ministry of Commerce and Industry sanctioned three group level organisers for rural industries in each block on condition that the State Governments agreed to bear half the cost of employing them. In the project areas, these group level organisers were to be in addition to the industrial extension officers at the project level.

All the 15 projects studied by the P.E.O. had these officers, but only 3 had, at the time of the enquiry, group level organisers. Either the States did not consider the appointment of these extension agents necessary, or they could not get suitable persons for the job. Most of C.P.Os (I), on the other hand, expressed the need for properly trained industrial extension agents at the village level. The V.L.Ws could not, in their opinion, meet the need. First, they are multi-purpose workers with defined jurisdiction, roughly 10 villages each, and while this area based on pattern of extension work was suitable for agriculture which is, more or less, evenly spread over all villages, it did not fit in with the requirements of non-service rural arts and crafts like handloom weaving, brick making which are usually concentrated, in a few villages in each area. Secondly, the V.L.W. is, in the present set up, the B.D.Os man. He is either not available for industrial extension work or does it half-heartedly; normally he does not do more than promote industrial cooperatives and report on general industrial progress. Obviously, the coordination of the work of the V.L.W. and the group level industrial organiser would have to await adjustment of the relation between the C.P.O. (I) and the B.D.O. It would, however, seem sensible to make the V.L.W. responsible for the service crafts which are to be found in almost all villages, while the industrial organiser should concentrate on the other specified crafts and in villages where these are of significant proportions.

APPENDIX

List of Pilot Projects where the study of Cottage Industries was conducted

Sl. No.	Name of the Project	State
1	Kakinada	Andhra
2	Mulug	Andhra
3	Bihar-Sharif	Bihar
4	Manavadar	Bombay
5	Neyyattinkara	Kerala
6	Sehore	Madhya Pradesh
7	Erode	Madras
8	Ramanagaram	Mysore
9	Russelkonda	Orissa
10	Batala	Punjab
11	Dhuri	Punjab
12	Sanganer	Rajasthan
13	Nutanhaveli	Tripura
14	Deoband	Uttar Pradesh
15	Baruipur	West Bengal

CHAPTER IV
SOCIAL EDUCATION

1. *Introduction*

The ultimate measure of the success or failure of the Social Education programme in the countryside is its impact upon the rural people, which in its turn depends on the size and the quality of the programme, and the social, economic and cultural condition of the people. The first Part of this study is concerned with the organisation for social education and the institutions established for the purpose. These have been discussed against the general socio-economic background of the people in the selected blocks and villages, with a view to indicate, if not isolate, their possible contribution to the success or failure of the institutions. But, while the programme should be evaluated, in the first instance, in terms of the number, variety and working of the social institutions that it has brought into existence, in the final analysis its success must be judged by the degree to which it has influenced the life of the people, their understanding, outlook, attitude, behaviour and activity. The second part of this study deals with this issue.

Scope of the Study

The study was conducted during December 1958 and January 1959 in all States except Jammu & Kashmir. In all 18 blocks and 14 non-block areas were selected. In each block and non-block area 5 villages were chosen at random and finally, fifteen households* in each village. Information was collected at all the three levels.**

The blocks chosen were those in which the current evaluation study had been conducted the previous year. It was hoped that the knowledge which the PEOs had already acquired of the blocks would help them understand the working and impact of the Social Education programme.

As no information is available on the socio-economic development of the blocks at the time the programme was initiated, areas designated as non-block areas where the CD programme had not been introduced were selected to serve as controls. These non-block areas are comparable with the selected blocks in respect of size and economic and social conditions, and are located in the same or adjoining district. No comparable but conveniently situated non-bolck areas were available in the case of four blocks. The list of selected blocks and non-block areas along with their districts, is given in appendix to this section.

The blocks

The blocks had passed through different phases. In April 1958, following the recommendation of the COPP report† all these blocks,

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*In addition a few households—not exceeding five—of village leaders were also selected for study in each village.

**For details please see appendix. Page 103.

† Report of the team for the study of Community Project and National Extension Services—1957.

except Nagar in Bombay were classified as stage I blocks; Nagar was put in stage II. However, 9 of the other 17 blocks in which the intensive phase had not been sufficiently long, were allowed to have budgets conforming to the C.D. pattern. Thus, of our 18 selected blocks, 9 are CD, 8 stage I and 1 stage II.

The selected blocks cover, on the average, 299 square miles, the area of the average C.D. block being 335 square miles and that of the stage I block 230 square miles. On the average, a block has 115 villages, the stage I blocks have 122 villages and the CD 109 villages. The average block has a population of 77 thousand, the CD blocks 79 thousand and the stage I block 74 thousand. The number of persons per square mile in the average block is 258, in the CD blocks 228 and in the stage I blocks 324. The CD blocks are finally, less backward than the stage I blocks in respect of the literacy of the rural population. While in 7 out of the 10 CD blocks, 12% and more of the people were literates, this was true of 3 out of 8 stage I blocks.

The blocks had been in the programme for 3 years and 9 months on the average; the average period of the CD blocks including the Nagar block—which is best considered with the former—was 4 years and 3 months, of which about half was covered by the NES and half by the CD phase. The stage I blocks had a life of 3 years and 1 month, on the average, at the time of our enquiry, of which two-third fell within the NES phase and one-third the CD. Thus, the CD blocks had had longer existence and more of the intensive phase than the stage I blocks.

The number and variety of social education institutions that were in existence in these blocks at the time of the enquiry are given below :

	Stage I		CD		All	
	(A)	(B)	(A)	(B)	(A)	(B)
Adult Literacy Centres	13·0	11·5	25·7	26·0	19·8	18·8
Community Centres*	15·3	13·9	17·6	16·0	15·6	15·1
Women's Programme	8·3	6·7	16·8	15·3	14·6	11·0
Children's Programme	10·1	8·2	10·0	9·1	11·4	8·7
Youth Clubs	41·5	34·0	40·6	36·9	41·0	35·5
	88·2	74·3	110·7	103·3	102·4	89·1

(A) Figures per block.
(B) Figures per 100 villages.

*Excludes Sukinda block (Orissa) for which figures are abnormally high.

During the nearly 4 years that the block had been in existence, 36% of the villages had organised youth clubs and 19% literacy centres, while only 9% and 11% had got the women's and the children's

programmes respectively. The situation was somewhat better in the CD blocks which have a longer history than the stage I blocks; more villages in the former than in the latter had the various types of activity.

Block staff for Social Education

The social education staff of the block consisted of 2 Social Education Officers, of whom—normally one was a male and the other a female, though in some blocks both the SEOs were males. Besides the BDO and the VLWs had the same general responsibility for the social education programme as for other programmes. The 18 selected blocks had 22 male SEOs and 11 female SEOs at the time of enquiry. Three blocks had one SEO—a male—each.

73% of the male SEOs and 63% of the female SEOs were graduates, the remaining SEOs were all matriculates, except 4 male SEOs who had passed the Intermediate examination. All male SEOs were trained, but 2 out of 11 female SEOs had received no training.

All the selected blocks except a few had this quota of functionaries, most of whom were in position at the time of the enquiry. But during the year ended September, 1958, two blocks were without BDOs for a period of 2 months each. In 4 instances the SEOs were absent from their blocks for an average period of 3½ to 4½ months.

The selected blocks had 44 male SEOs and 22 female SEOs since their inception. On an average, the male SEOs stayed 1 year 7 months and the female 1 year and 8 months in single blocks.

Before we proceed to a detailed examination of the working of some selected institutions, we may make a few observations on the general picture of the block organisation for social education as it has come out in the preceding paragraphs. In the first place, the majority of the villages in the average block have none of the institutions mentioned earlier. Youth clubs have been found in more villages than any other institution; but only 36% of the villages have this organisation. The women and the children's programmes have been organised in 11% and 9% villages in the average block. Secondly, the block staff for social education is extremely inadequate. According to scheme, two SEOs are expected to look after a whole block, with an average of 299 square miles, and containing 115 villages and 77 thousand persons. This, of course, is a requirement which it is humanly impossible to fulfil. 42% of our sample villages are more than 10 miles away from the block headquarters, which are also the headquarters of the SEOs. Secondly, the work is divided very unequally between the male and the female SEOs. The latter has to look after two programmes only *viz.*, the women's and the children's and these again occur in the smallest proportions of villages in the blocks. Finally, as we have noted, both the types of SEOs are transferred too frequently and stay too short in individual blocks to produce results.

Of the institutions for social education mentioned earlier, only three, *viz.*, adult literacy centres, community centres and village leaders' training camps have been selected for study. The first two

represent the most important attempt to bring about changes in the social outlook of the general body of the rural people, while the third seeks to use the leaders as the spearhead of progress in rural economy, and rural society. The first two institutions have been treated in some detail; but for reasons given later only a short summary has been given of the role of the leaders' camps in social advance in the villages.

2. *Adult Literacy Programme*

Introductory

Adult literacy may be considered to be the embryo out of which the programme of social education was born in the C.D. areas. The draft outline of Community Projects made no mention of social education, but used the analogous term "Primary adult education and recreation centres" and the social education/programme was inaugurated in the first series of projects with adult literacy centres. Adult literacy has since then held an important place in the programme. "Rapid social and economic progress along democratic lines and widespread illiteracy are scarcely compatible with each other", says the Report on the Second Plan.

This section assesses the progress of adult literacy centres during the five years they have been functioning. The criteria employed for the purpose are the proportion of adults made literate, the standard of knowledge acquired by them, interest in literacy created among them, their ability to maintain and improve upon the knowledge acquired.

Number of Centres

The adult literacy centres in the selected villages in the block since the inception of the project and in the non-block for the corresponding period were noted. The distribution of the block and of the non-block areas according to the number of villages which had adult literacy centres is given below :

Distribution of Blocks and non-blocks according to the number of Centres in Five selected villages

	No. of Centres					
	0	1	2	3	4	5
Block . .	Nil	2	6	2	4	4
Non-block . .	8	5	Nil	Nil	1	Nil

There is no block, in which one or more adult literacy centres had not been conducted in one or more of the selected villages. In all, 56 centres had been run in 56 villages out of the ninety in our sample. This gives an average of about 62 per 100 villages; but as between individual blocks the proportion varies from 20 to 100.

On the other hand, 8 non-block areas out of 14 had no literacy centres. The remaining 6 had a total of 9 centres. The average num-

ber of centres in the non-block areas comes to 14 per 100 villages, or one-fourth the proportion in the blocks.

An attempt was made to discover the influence, if any, that the caste composition and the extent of literacy in a block might have had on the number of adult literacy centres opened in the villages. For this purpose, the 90 villages in the blocks in our sample were divided into three groups, *viz.*, the "high caste", the "low caste" and other villages, according as high caste or low caste households formed the majority of all households, the last category being those in which neither preponderated. The PEOs were requested to follow local custom in classifying the village households into high or low caste. Adult literacy centres were found in 72% of the high caste as against 54% of the low caste villages and 57% of the others.

"Literacy" is defined as simple ability to read and write. The sample villages in the blocks were classified into three groups according to the proportion of the total population who satisfied this test. The results of our enquiry are shown below :

% age of literacy	No. of villages	No. of villages with literacy centres	(3) as % age of (2)
1	2	3	4
0—12 . .	57	36	63·2
13—20 . .	13	11	84·6
21 & above . .	20	9	45·0
Total	90	56	62·2

62% of all villages in the sample had literacy centres. But the proportion was highest in villages with literacy percentage of 13—20 and lowest in those with 21 and more literate persons.

Course

The centres had organised one or more courses in adult literacy. But as the following table shows the number of courses varied widely between blocks and between these and non-blocks.

Number of courses per centre in the block and the non-block areas.

No. of courses per centre	Number of centres in	
	Blocks	Non-blocks
1	22	3
2	13	2
3	3	1
6	4	1
7 & above	3	Nil
	45*	7**

*Data not available for 11 centres.
**Data not available for 2 centres.

An aggregate of 111 courses were held at 45 centres in the blocks *i.e.* about 2.5 courses per centre. About half the centres held only 1 course each and 29% held 2 each. In only 15% of the centres, 3—6 courses and in 7%, 7—12 courses were held. In the non-block area 16 courses were held at 7 centres for which information is available or 2.3 per centre. In 3 centres, only 1 course was held. In the remaining 4 centres, 2 to 6 courses were held.

Apparently these centres did not have much appeal for the village people; a large proportion of the villages had only one course each in spite of the prevalence of illiteracy.

Further details were collected on the principal features of the literacy centres, *viz.*, the duration of the courses, the hours of work, state assistance, number of persons attending, teacher, syllabus, tests etc.

Duration

The data on duration, attendance, tests, and syllabus relate to the last two courses only or where two courses had not been held, to one course only. The total number of such courses came to 70 in the block and 15 in the non-block villages. The courses as shown below varied in duration from less than 3 months to more than 5 months.

Classification of courses according to duration.

Duration	Percentage of total course	
	Block	Non-Block
Below 3 months	44	40
3—5 months	16	27
Over 5 months	40	20
Not available	—	13
	100	100

In a considerable proportion of the centres the courses were for short periods. Only 56 per cent of the courses in the block and 47 per cent in the non-block villages extended over 3 months or more.

Hours of work

In the block villages, the classes were held in the evening at 37 per cent of the centres and at night at 63 per cent. In the non-block area, the corresponding percentages were 56 and 44.

The hours of work varied from 1 to 3 as shown below :

Hours	Percentage distribution of centres	
	Block	Non-block
1	10	—
2	76	89
3	14	11
	100	100

In both block and non-block areas, the largest prcportion of the classes were held for two hours.

State Assistance

At most centres, the expenses were borne entirely by the project. In a few the participants had to incur nominal expenditure. Besides providing teachers, building and equipment, a number of centres supplied books and slates free to those who attended the courses. 23% of the centres in the blocks supplied books or slates free and 65% both. In the non-block areas, 89 per cent of the centres supplied both books and slates free.

Teachers

All centres in the block and non-block areas had one teacher each. The qualification of the teachers and their ages are shown in the following table :

Qualification of teachers	Percentage of centres	
	Block	Non-block
Matriculates	21	38
Junior teacher's certificate	2	Nil
Middle teacher's certificate	64	62
Primary teacher's certificate	13	Nil
	100	100
Age-group		
Below 18	13	—
18—35	70	88
Over 35	17	12
	100	100

Nearly two-thirds of the teachers in block and non-block centres had only the middle teacher's certificate. In the blocks only about one-fifth were matriculates, in the non-block areas the proportion was nearly double.

The large majority of the teachers were between the ages 18 and 35 in both the areas, but 13% were below 18 in the block area. Thus, the average teacher in the non-block area was better qualified than his counterpart in the block.

45 per cent teachers in the blocks and 63 per cent in the non-block areas had teaching and 34 per cent and 25 per cent respectively had cultivation as their main occupation.

The teachers were either honorary or paid, as shown by the following table :

Salary Groups	Percentage of teachers	
	Block	Non-block
No salary	6·4	12·5
Upto Rs. 10 per month	31·9	25·0
Rs. 10—15 per month	42·6	—
Over Rs. 15 per month	4·3	12·5
Rs. 3—4 per successful candidate	14·8	50·0
	100	100

6% teachers in the block and 13% in the non-block areas worked in an honorary capacity. The large majority of the teachers in the blocks, including quite a few who were matriculates received less than Rs. 15 per month. According to the information gathered during this study, 30% of the paid teachers in the block and 33% in the non-block area were not paid regularly.

Standard

The standard of literacy aimed at for the student attending these centres is usually below the primary. In only 6 per cent of the centres in the blocks the full primary standard had been prescribed for reading and writing and in only 2% for arithmetic. In the non-block areas, the full primary standard was expected in reading and writing in 4 of the 9 centres but in none in arithmetic. Some general knowledge of a very rudimentary nature was supposed to be imparted at most centres both in the block and the non-block areas.

Persons attending

1,501 and 334 persons attended these courses, in the block and the non-block areas respectively. The average attendance per course was 21 and 22.

The number of persons attending varied over the duration of the course. Some failed to stick to the end, while others were attracted to the course later. On the whole, there was a slight increase in attendance by the end of the course at the block centres. At the non-block centres, the total attendance fell by about 20 per cent by the end of the course. But this was due mainly to one centre closing before the course was over.

10% of those who attended these courses at the block centres, were women; at the non-block centres practically all who attended were men.

The age distribution of the persons attending at the end of the course is given below :

Age Group	Percentage of persons attending adult literacy course	
	Block	Non-block
Below 18	30	16
18—35	57	37
Over 35	7	14
N.A.	6	33
	100	100

87% of those who attended the courses at the block centres were below 35 years in age and 30% below 18. The figures for the non-block centres are somewhat different.

The practice regarding holding tests at the end of the course varied in different States. In some blocks no tests were held. In some others the tests were held for all courses. In still others, the proportion of courses followed by tests ranged from 25% to 88%. No tests were held in some non-block areas. In others the proportion of tests to courses ranged from 25% to 100%.

Of those who took the tests, 74 per cent passed in the block and 49 per cent in the non-block areas. The percentage of passes ranged from 26 to 100 at the block centres and from 33 to 88 at the non-block centres. To the students who passed the tests at the centres where these were held is added the same proportion of students at the other centres, the total number of persons who were made literate by the literacy centre comes to 1,111 and 164 in the block area and the non-block areas respectively or 23 and 18 persons per centre. They constitute about 2% of the population of the villages where this programme was run in both areas. These figures are based on data relating to 70 and 15 courses only out of total of 111 courses and 16 courses held at the block and the non-block centres respectively during the period the programme has been in operation. If this factor is taken into account, the contribution to literacy made by the adult literacy centres would rise to about 3% of the total population in the blocks.

The crucial test of the programme is the effect it had on the spread of, and the development of interest in literacy among the village adults. To this end data were collected directly from a selected number of participant respondents in each village where the programme had been organised. The participants were asked what benefit they had derived from the courses, how far they had maintained the knowledge acquired and what was their opinion of the working of the centres, the teachers, the methods of teaching etc. Reasons for non-participation were ascertained from the non-participants.

Data were not received from 2 of the 56 block villages in which the programme was run. The total number of respondent households in the remaining 54 block villages and 9 non-block villages was 795 and 107 respectively or 15.6 and 11.9 households per village.

The respondent households were divided into two categories: the participant, or those in which some adult male had attended at least one course, and the non-participant or those in which no adult male had attended it. In the former, either the head of the household or the eldest among those who had attended and in the latter the head of the household was interviewed. In 21 of the 54 block villages, there was no participant household. On the other hand, at one centre all respondents had participated.

The total number of participants in the blocks is 118, or 14.8 per cent of the respondents in the selected villages. In the non-block areas the participants were 24 in number or 22% of 107 respondents.

The participants have been classified in the following table as percentages of the respondents in each sub-category as well as percentages of all participants in each category.

	Block		Non-block	
	Participants as % of respondents in sub-category	% of participants in sub-category	Participants as % of respondents in sub-category	% of participants in sub-category
	1	2	3	4
Age :				
Below 30 years	29·6	31·4	35·7	21·7
30—55 years	14·6	64·4	21·9	69·6
Above 55 years	3·4	4·2	10·5	8·7
Literacy :				
Literate	23·3	61·0	25·0	41·7
Illiterate	9·5	39·0	20·9	58·3
Caste :				
High	8·1	29·1	23·7	66·7
Low	21·1	70·9	16·3	33·3
Occupation :				
Cultivators	16·9	81·0	28·4	95·8
Labourers	15·7	12·1	7·7	4·2
Others	5·7	6·9	—	—
Size of holding :				
Below 5 acres	17·4	35·7	22·7	20·8
5—10 acres	19·0	32·7	15·0	12·5
Over 10 acres	12·2	31·6	35·6	66·7
All	14·8	100·0	22·4	100·0

In both the block and the non-block villages, higher percentages of respondents in the ages 30 and below joined the literacy classes than persons in the higher ages. Similarly, proportionately more among cultivators took advantage of the opportunity to acquire or improve the knowledge of the three R's. In both block and non-block villages, the literate were more interested in the programme than the illiterate. But while in the former persons of lower castes

showed more interest in the latter, it is the high caste people who joined the courses in proportionately larger numbers. Again, the larger cultivators joined the classes in proportionately larger number than the small and the medium farmers in the non-block villages. In the block villages, the last two sub-groups were somewhat ahead of the first. The non-agricultural classes took least interest in this institution of social education.

The majority of the participants in the block centres were aged 30 to 55 years, and literate, belonged to the lower castes, and pursued cultivation as their primary occupation. On the other hand, while the majority of those who attended the courses in the non-block villages were farmers and aged 30 to 55 years, more of them were illiterate and belonged to the higher castes. It is, however, not sensible to attach much significance to the data for the non-block centres. The sample is small; and sub-divisions are often too small in size for consideration.

The percentage of participants who failed to make appreciable progress was the highest, both in the block and the non-block areas, among those who had attended courses for less than three months. On the other hand, participants who attended courses lasting for at least 3 months had the highest percentage who reached the primary standard of literacy.

At both block and non-block centres, persons in ages 35 and above made better progress in reading and writing than those in the younger ages, though the latter did somewhat better in arithmetic at the block centres.

Out of 66 illiterate participants for whom information is available, 48 belong to low castes and 18 to high castes. The first group showed better progress than the second in reading and writing but did less well in arithmetic. On the other hand, a higher proportion of the second group reached the primary standard. The corresponding data for the non-block areas are very limited.

Another criterion of the impact of the literacy programme is the extent to which the neo-literates keep up the standard of literacy achieved through the courses. This depends in part, upon the standard acquired and the facilities such as reading rooms and libraries.

About one-fourth of the participants at block and the non-block centres stated that they had not been able to maintain the standard they had reached. But while half the participants at the block villages improved upon the levels they had reached at the end of the courses less than one-third could do so in the non-block villages.

The percentage of those who deteriorated in all subjects and in both areas is much higher amongst those who had acquired a lower standard of knowledge than the others.

One of the measures necessary to prevent neo-literates from relapsing into illiteracy is the provision of libraries and reading rooms. About 10 per cent of the respondents in the blocks reported using the library and an equal percentage reported that they had

been reading newspapers during the last six months. In the non-block areas, none of the respondents reported either using a library or a reading room. About two-fifth of those who did not read newspapers stated that they could not do it because of their poor standard of literacy.

The net effect of the programme is reflected in the number of persons who received lasting benefit. Of the 90 participating at the block centres, for whom information is available 31, had not gained anything and 8 had relapsed, leaving 51 or about 57% who derived some lasting benefit. In the non-block areas, the corresponding percentage was much lower.

The participants were finally, asked to give their views on the courses. The large majority in block and non-block areas considered the syllabus useful, the method of teaching interesting and the time and season of the courses convenient. In both areas about one-third of the participants in the ages 18 to 35 did not find the courses useful. The corresponding proportions in the ages above 35 are much smaller. A small percentage of the participants found the teaching uninteresting especially where the teachers are matriculates or academically better qualified.

19% of the non-participants in the block and 12% in the non-block areas did not know of the programme. 68% of the non-participants in the blocks and 76% in the non-block areas stated that they had not been approached by any one to join the courses. The proportion is very high in the blocks where one considers that there is special staff for the purpose in every block. About 7% in the blocks and 4% in the non-block areas stated that they were not interested. 17% and 24% in the block and non-block areas respectively gave lack of time as the reason for not joining the courses.

3. *Community Centres*

Community centres are regarded as the most important instrument for social change in the villages; they are expected to foster community sense and cooperative spirit among the villagers.

Obviously the extent to which this basic aim is fulfilled, depends on the manner of working of the centres and the response of the rural people. The present study has accordingly collected and analysed data bearing upon those two issues.

The phrase 'community centre' includes all institutions which are known by that title in the local areas. Of the 90 selected villages in the 18 blocks studied by us, only 28 had community centres. Again, 6 blocks out of the 18 had no centres in the selected villages, while in the other 12 blocks the proportion of selected villages that could boast of this institution varies from 20% to 100%. The community centres are still unevenly spread between and within development blocks. In the non-block sector, 9 areas out of 14 had no community centres, and only 8 out of 25 selected villages in the other 5 areas had a centre each.

The schedules containing detailed information about 6 centres in the blocks were lost in transit. Hence our analysis is confined to 22 centres in the blocks and 8 in the non-block areas. According to

our data, high caste villages *i.e.*, those in which high caste households as locally designated, constitute a majority, have proportionately more community centres than the low caste ones. 42% of the former in the blocks and 19% in the non-block areas had community centres as against 18% and none respectively of the latter. Similarly, villages with higher fractions of literate persons have somewhat higher percentages of community centres. The samples are, however, too small to allow us to determine the relative importance of the two factors.

The community centres in the blocks are generally run by panchayats or informal groups of individuals. 12 centres were managed by the former and 9 by the latter, while one centre was looked after by the VLW and the village school teacher. In the non-block areas about two-thirds were run by panchayats and one-third by *ad hoc* informal committees of some villagers.

Most community centres in blocks and non-block areas are housed in public buildings like school houses, Panchayat ghars or in private buildings made available by the owner. But 9 community centres out of 22 in the blocks and 1 out of 8 in the non-blocks had their own building. The community centre of the non-block village was built by the villagers at their own expense, while the Government, the panchayats and the villagers contributed on the average, 25%, 40% and 35% respectively to the cost of the community centre in the block villages. The maintenance cost of the community centres is borne entirely by the local people. The buildings were found in good condition in all centres, but in about a third of the centres, the equipment had not been properly maintained.

Almost all community centres in both sectors have some equipment, books and furniture, costing Rs. 500 to Rs. 600 per centre. But while the people in the block villages bore 52% of the initial cost and got 48% from the Government, in the non-block centres they shared directly and through the panchayat as much as 71% of the total expense. Again, while in the former areas, the people paid for 50% only of the cost of maintenance—the other 50% came from the Government—in the latter they shouldered the total burden. Thus, public participation in the non-block areas in the construction, equipment and maintenance of community centres seems to be distinctly greater than in the blocks.

The following table shows the proportion of 22 block and 8 non-block centres in which different types of programmes are provided.

Types of programmes	Block: No. of centres reporting programme	Block: % of centres	Non-block: No.	Non-block: Percentage
1	2	3	4	5
1. Library	15	68·2	4	50
2. Reading Room	2	9·1	4	50
3. Group discussions and meetings	8	36·4	—	—
4. Games	3	13·6	2	25
5. Radio	14	63·6	6	75
6. Cultural programme	7	31·8	—	—

About two-third of the centres in the blocks and one-half in the non-block areas have libraries and 64% and 75% respectively have radios. These seem to be the most popular activities at the centres. Next in importance come group discussion and cultural programmes in the block and reading rooms in the non-block areas. Very small proportions of block centres have reading rooms or the games programme, while the non-block centres have no group-discussions or cultural programmes. The special contribution of the development programmes in the blocks thus seem to be the organization of group discussion and cultural activities.

Data were collected for the period October 1957 to September 1958 preceding the date of enquiry, on the frequency of the different programmes at the centres. These are given below for the centres for which the relevant information is available.

Percentage distribution of centres by the frequency of programme

Type of programme	No. of centres	Daily	2-3 times a week	Weekly	Monthly
1	2	3	4	5	6
Block :					
1. Library	11	45	27	10	18
2. Group discussions and meetings	5	—	20	—	80
3. Reading Room	2	100	—	—	—
4. Games	1	100	—	—	—
5. Radio	7	85	15	—	—
6. Cultural programme	4	—	—	50	50
Non-block :					
1. Library	3	—	33·3	33·3	33·3
2. Reading Room	3	100	—	—	—
3. Games	2	100	—	—	—
4. Radio	6	100	—	—	—

As the number of centres which had a particular programme e.g., games and reading rooms, is sometimes very small, it is risky to draw general conclusions from the information given in the preceding table. Subject to this important qualification, however, the figures indicate that almost all programmes were held at reasonably frequent intervals. In quite a proportion of the block centres and still more of the non-block centres, the libraries do not seem to have been open as many days in the year as one would think necessary.

As the centres do not maintain records of attendance at the programmes, we had to rely upon estimated figures given by the local people. These are given in the following table:—

Average participation in the activities of community centres

Type of programme	No. of centres	Daily average	2-3 times a week average	Weekly average	Monthly average
1	2	3	3	5	6
Block :					
1. Library	11	9	9	1	4
2. Group discussions	6	—	15	—	34
3. Reading Room	2	16	—	—	—
4. Games	1	8	—	—	—
5. Radio	7	28	15	—	—
6. Cultural programme	4	—	—	23	38
Non-Block :					
1. Library	3	—	20	5	120
2. Reading Room	3	36	—	—	—
3. Games	2	15	—	—	—
4. Radio	6	35	—	—	—

The average attendance is poor in all programmes including those like the cultural and the radio programmes at which everybody can participate. The libraries and the reading rooms can, obviously attract only the literate sections of the village population. But the attendance at these institutions, considered in relation to the literate persons only in the village is also very small. The same is true of group discussion and meetings.

Limited though our data are, they suggest that community centres which have their own buildings are more active in terms of the number of programmes organized than those which use some other public building or private houses. Again, centres in the blocks which are run by the panchayats have been found more active than others, but in the non-block areas, the centres run by informal groups of villagers show more life.

To ascertain the response of the rural people to the community centres, a selected number of persons in each sample village were interviewed. Data were not available for 1 block and 2 non-block villages. The respondents in the remaining 27 block villages and 6 non-block villages come to 483 and 97 respectively.

The respondent households have been divided into participant and non-participant according as the head of the family or in default, any other member participated or did not participate in the community centres. 179 respondents out of 483 in the block villages or 37% had taken part in the centres. In the non-block villages the

participants were somewhat larger proportion—47%—of all respondents. There were no participants in four block villages and none of the female respondents took part in the activities of the centres.

In the following table the participants have been classified into various groups and sub-groups and figures given of the proportion of participants to respondents in each sub-group, and of participants in each sub-group to all participants in the group.

	Block		Non-block	
	Participants as % of respondents in sub-category	% of participants in sub-category	Participants as % of respondents in sub-category	% of participants in sub-category
	1	2	3	4
Age :				
Below 30 years	57·5	25·7	75·0	19·6
30—55 years	35·1	60·3	35·3	52·2
Above 55 years	26·6	14·0	76·5	28·2
Literacy :				
Literates	57·6	69·8	68·6	52·2
Illiterates	20·3	30·2	35·5	47·8
Caste :				
High	38·1	59·8	58·1	78·3
Low	36·5	40·2	30·3	21·7
Occupation :				
Cultivators	42·1	74·3	55·2	69·6
Labourers	28·3	9·5	—	—
Others	27·9	16·2	45·2	30·4
Size of holding :				
Below 5 acres	34·9	26·8	34·8	21·1
5-10 acres	33·0	20·4	54·2	34·2
Over 10 acres	49·0	52·8	68·0	44·7
All	37·1	100·0	47·4	100·0

By 'literates' is meant persons with just the ability to read and write. Proportionately larger numbers among these attended the community centres than among illiterates in both areas. Similarly, persons belonging to the higher castes joined the centres in proportionately greater number than others belonging to lower castes. Finally cultivators and among cultivators those with larger holdings came in more than others. It would seem that for some reason or other, those who are better off in the rural society in terms of literacy, social and economic position took greater advantage of the community centres organized under the programme.

The majority of the participants in both block and non-block centres were persons in the ages 30—55, literates, and cultivators and belonged to the higher castes. Among the participating cultivators again, those with larger holdings exceeded in number the small and the medium farmers.

Information is available about the variety and number of programmes held at 23 centres in the block villages and 6 in non-block villages. The distribution of the centres by the number of programmes is given below:

No. of programmes	Number of centres	
	Block	Non-block
1	3	2
2	10	1
3	8	2
4	1	1
5	1	Nil
6	Nil	Nil
	23	6

Most centres have 2 or 3 programmes out of 6 mentioned earlier in the section. No centre had all the six programmes. The varying incidence of the different programmes is given below:

Programme	No. of block & non block villages	
	Block	Non-block
1	2	3
Library	18	4
Radio	15	4
Cultural activities	9	—
Group meetings	8	—
Reading Room	3	4
Games	3	2

The library occupies the first place in the block villages; the radio comes a close second. About half way down come cultural programmes and group meetings. The reading room and games occur least.

The number of non-block centres in the sample is rather small and the classified division is not very significant. But broadly speaking, these centres too have a preference for libraries and radios and, what is not true of block village centres, for reading rooms too. They do not, however, seem to be interested in cultural programmes and group meetings, which is significant, when one considers that the socio-economic composition of the two groups of villages is fairly similar.

The participants are not all equally interested in the different programmes organized by the community. They seem to have definite scales of preference, as shown by the following table for block centres.

Programmes	Percentage of total participants in each sub-group participating in				
	All participants	Caste		Literacy	
		High	Low	Literates	Illiterates
	1	2	3	4	5
Radio	83	76	95	75	95
Cultural programme	68	55	73	67	75
Library	61	74	47	79	6
Group discussions	45	51	39	48	10
Games	35	37	Nil	38	25
Reading Room	14	10	17	19	Nil

The radio seems to be the most popular item of activity at the community centres. This is true of persons belonging to both high and low castes and literates and illiterates. In fact, the low caste persons and illiterates are proportionately more than the high caste and literate persons. Next comes the cultural programme. In this case also, the low caste persons and illiterate people attend this function in larger proportions. Third in order of preference taking all participants into account, is the library. Here, for obvious reasons, the illiterates use this institution hardly at all; the 6% is really made up of illiterate persons who come to the library to hear others read the newspaper. Again, illiteracy which is higher among low caste than high caste persons probably accounts for the relatively smaller percentage of those who come to the library. The number of centres having reading rooms and the proportion of persons using them are

both too small, to merit further analysis. The same is true of games, only 3 villages had organized them and only 35% of all participants in these villages took part. The relatively smaller interest shown by low caste and illiterate persons in games is probably due to their inferior social status and poorer literacy qualification. It is also possible that most illiterate and low caste persons who were present at the cultural programmes attended them as on-lookers rather than as active participants. The primary objective of the community centre is to bring people belonging to different ages, castes, occupations etc. together, reduce the social distance between individuals and classes and promote the sense of belonging together. From the point of view of this basic purpose of the community centre, 'participation' by villagers of different classes in say the library, or the reading room or the radio programme has a different significance from that of active participation in games, group discussions and cultural programmes. The latter implies reduction of social distance between individuals and classes, while the former does not necessarily do so.

The data for the non-block is very limited. But they also show a high preference, on the part of the participants, for the radio and the library.

The radio is an instrument for recreation and education; it is difficult to say, whether the one or the other service weighs more with the listeners. But the fact that a high proportion of participants use the library which is of course primarily, an educational institution shows that the desire for knowledge is fairly widespread among the participants.

Some programmes or facilities offered by the community centres are available daily. The proportions of regular participants in these programmes in the block villages are given below:

Programme	Percentage of those participating daily				
	Total	High caste	Low caste	Literate	Illiterate
1	2	3	4	5	6
Radio	38·2	37·3	40·0	53·5	18·2
Library	23·5	19·4	30·0	24·5	—
Games	33·3	33·3	—	33·3	—
Reading room	50·0	—	100·0	50·0	—
Total	32·6	30·6	37·0	38·0	17·1

On the average a third of the participants in all programmes attend these daily. Those who use the reading room have a higher proportion of daily participants. Castewise, the participants belonging to the lower strata are proportionately more enthusiastic than those who come from the higher strata.

Comparable data for the non-block villages are given below:

Programme	Percentage of those attending daily				
	Total	High caste	Low caste	Literate	Illiterate
1	2	3	4	5	6
Radio	55·9	66·7	30·0	70·6	41·2
Library	37·5	40·0	33·3	37·5	—
Reading Room	87·5	91·7	75·0	86·7	100·0
Games	75·0	100·0	—	75·0	—
Total	62·9	72·7	39·0	70·5	44·4

The overall proportion of regular participants in the programmes available in the non-block villages is nearly twice as high as in the block villages. This, as the figures in subsequent columns show, is due to the high proportion of high caste and literate persons who participate in the programmes. Why should high caste and literate persons have, relatively speaking, stayed away from the programmes at the centres organized by the block villages calls for further investigation.

We have discussed the preference for different programmes among the participants in all the villages which have community centres, but the participants have been considered in groups and not individually. The participants in centres with more than one programme also show, individually, distinct preferences. By and large, the rural participants have a distinct bias in favour of programmes with educational rather than recreational content. Either the rural people are more serious minded or the recreational programmes organized by the community centres are of a kind that does not appeal to them.

This inference is, in some measure, supported by the answers given by the participants to the question put to them, *viz.*, what benefit they had derived from the programmes. 33 participants out of the total 179 in the block centres had no clear idea of the benefit obtained from the programmes. 70% of the replies given by the remaining 146 participants cited education, neo-knowledge, understanding, etc., as what they got out of the programmes. 26% referred to the recreational benefit. 4% of the replies stated that the programmes did not confer any benefit. In the non-block villages, those who thought that the programmes had mainly an educative value were about the same in number as others who considered entertainment as their chief attraction.

The participants were further asked to make suggestions for new programmes as well as for the improvement of the existing ones. Only 18 out of 179 participants in the block villages had any suggestions for new programmes at their centres. Of the 19 suggestions made by them, 5 refer to the provision of games, 7 for reading rooms, 6 for adult literacy classes and 1 for radio and none for cultural programmes or library. Out of 46 participants in the non-block villages, only 11 persons had a total of 14 suggestions to make. These suggestions were invited from participants at centres where these different programmes did not exist.

The majority of the suggestions for improving existing programmes referred to the need for more books for library, addition of reading rooms, improvement or construction of building for the library. There were fewer suggestions for the improvement of the cultural and recreational programme. The village people are interested in the improvement of the educational rather than the recreational programmes.

63% and 53% of the respondents in the block and non-block villages did not participate at all in the programmes of the community centres. The proportion of non-participants was, generally speaking, higher among the middle aged than younger persons, among agricultural labourers than cultivators, among the illiterate than the literate and among low caste than high caste persons.

86% of the non-participants in the block villages and 92% in the non-block stated that no one had approached them and explained the purpose of community centres. But most respondents know about these centres, and advanced lack of time, lack of interest and unsuitable location of the centres as the chief reason for not taking part in their programmes.

4. *Village leaders' Camps as instruments of Social Education*

The five institutions mentioned in the introduction constitute the regular agencies for social education in the blocks. The Community development programme also includes another instrument which is intended to promote, *inter alia*, the same purpose, *viz*., improvement of the social and cultural life of the people. Village leaders camps are held periodically in every block in the country, and a programme of subject-matter training has been devised with an eye on "the dynamic and revolutionary role of the village leaders in the improvement of rural economy, social and cultural life." (Manual of Village Leaders' Training Camps, issued by the Ministry of Community Development, 1957.)

27 camps were held in 25 out of 85 selected villages in 17 blocks; the number of camps per block varied from 1 to 4. Leaders from 142 villages attended these camps. Information was gathered about the leaders and the camps they attended.

The camps lasted from 1 day to a week; but most camps were held for 3 days only. The daily attendance at the camps fluctuated greatly.

The subjects discussed at the camps were agriculture, animal husbandry, plant protection, social education, rural extension and

cooperation. Talks were given on agriculture in 25 camps, on animal husbandry in 22 and on social education and cooperation in 6 and 4 camps respectively. Shramdan was organised in 1 camp only. In most camps there were some cultural programmes like singing, dramatic shows, etc.

We could not gather particulars about all the persons who attended the camps. We could, however, get these for the participants from the 25 villages where the camps were held. They were almost all cultivators, a good percentage had medium size holdings—and the largest proportion of them were in ages 35 and above. About a third were members of panchayats and cooperative societies. The camps would thus seem to have been composed of persons who were, in terms of age, occupation and participation in community life qualified to act as the advance guard in rural progress. A good proportion of the participants were satisfied with the duration of the camps.

It is, however, too early to assess the contribution that these camps may have made to the social and cultural development*, of the rural leaders and the rural people. A participant at the camp could improve his social education and widen his horizon through the lectures given on social topics and through community life at the camp. But for very good reasons, the attention was devoted mostly to agriculture and animal husbandry and as we have noted, talks were given on social education and cooperation in 6 and 4 camps respectively and Shramdan was organized in 1 camp only. Obviously, "social education", was such a small part of the total activities of these camps that it would not be sensible even to speculate whether it could have affected the outlook of the participant village leaders and of the general body of the rural people.

5. *Impact of the Social Education Programme*

The impact of the Social Education Programme on the rural people depends, in the first instance, on their understanding of its purpose and significance. Hence the first question that was put to the respondents in the village was what they understood by "Social Education". The same question was put also to the SEOs and the BDOs, for these officers—and, in some measure, all extension officers—are expected to enlighten the villager on the programme, enlist his interest, and secure his participation. But how efficiently they can do this job, depends, in part, on their own appreciation of the programme. On the whole, both SEOs and BDOs showed good understanding.†

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*The other activities of the camps are not examined here.

†There is, however, some difference between their ways of looking at the social education programme. The BDOs, by and large, considered its central purpose to be to increase people's receptivity to new ideas, while the large majority of SEOs thought that its main objective was to bring about better living through change of social outlook. The difference in the viewpoint of the two groups of functionaries is a reflection, in part, of their different roles and background; the SEO is a student of social science, while the BDO is primarily an administrator—and, in part, to the double role which the SEO has been expected to fulfil, first to educate the people on social issues, interest them in common problems and induce them to participate in cooperative activities, and secondly, to explain to them, in non-technical terms, the meaning of new techniques and practices in various fields and thereby prepare the ground for the technical extension worker.

The answers received from the villagers have been classified into (a) those showing some understanding and (b) those showing good understanding. Those answers which distinguished the purpose of social education to be the broadening of outlook and development of social consciousness have been regarded as indicative of good understanding; others which identified social education with individual programmes have been classified as showing some understanding on the part of the respondent. Obviously, the phrases "some understanding" and "good understanding" are relative and the classification of the answers into the two categories unavoidably broad. This fact should be borne in mind in interpreting the data in the following table :—

Percentage of respondents

Blocks	% having some under-standing	% having good under-standing as % of (2)	% in ages 30 yrs. and above	Litera-ates (%)	High caste (%)
1	2	3	4	5	6
Mandsaur	6	20	76	44	60
Sindewahi	10	25	85	28	65
Budni	12	22	81	30	43
Ladpura	19	20	85	42	27
Sukinda	21	20	72	33	56
Krishnarajpet	22	6	87	32	20
Howraghat	22	63	84	41	80
Tiruvur	26	5	85	49	36
Puncha	35	15	81	50	68
Nagar	40	3	84	50	76
Jasdan	44	50	86	43	62
Ludhiana	45	30	88	42	25
K. Paramathi	47	18	80	53	49
Rohtak	48	37	80	34	14
Naugachia	65	24	72	54	45
Chirayinkil	76	10	78	87	52
Hatta	86	9	89	57	60
	35	20	87	45	46

Information was not available for one block. Of the total of 1,449 respondents in the remaining 17 blocks, 65% had no understanding of the aims and objectives of the social education programme; only 35% had some idea of its meaning. The proportion varies from 6% in one block to 85% in another. Again, of the 35% of respondents who had some understanding of social education, only one-fifth had what we have chosen to classify as good understanding. To put it differently, only 7% of the respondents had a good understanding of social education and another 28% some, but not adequate understanding.

The extent and quality of the programme is only one of many factors that may influence the understanding of its central purpose by the rural people. Of the other significant factors, we have

selected only three, *viz.*, the age and cast composition of the respondents and the proportion of literate among them. The age of the respondent may be significant; for, speaking generally, receptivity to new ideas—and social education is a new idea—depends, in some measure, on the age of the person exposed to it. More than four-fifth of all respondents, who, as we have noted, are mostly heads of households, are in ages 30 and above. The proportions in the individual blocks vary little from these averages and there is, in consequence, no significant correlation between the percentage of respondents who have some understanding of social education and their age-composition. A proportion of the respondents in the blocks were, however, in the ages 30 and below. Among these younger persons, 33% had some understanding of social education as compared with 35% among all respondents. But a high proportion—69%—among these had a good understanding while in all respondents the figure is only 20%.

Again, the caste composition of the respondents in the blocks seems to have little relation with the degree of their understanding of social education. Higher status in terms of caste, does not necessarily carry with it a greater appreciation of social education. On the other hand, the proportion of respondents with some understanding of social education is, related significantly to the percentage of literates among them. This suggests that the success of the education programme in a block is due, in some measure, to the level of literacy among its people.

Those who participated in the adult literacy or community centre programmes are expected to have a better understanding of social education than the general body of villagers. This expectation is borne out by our data; 63% of the participants had some understanding of social education as against 35% among all respondents. Moreover, 71% of those having some understanding had a good understanding. Thus, the fact of participation in the programme does make an important difference to the extent and degree of understanding of the purpose of social education among villagers.

It is interesting to follow this conclusion by further enquiry into the extent to which the operation of the programme in the blocks has influenced the general outlook of the villagers. In order to give some concreteness to the concept of "general outlook", we selected a number of specific social problems which exist widely, though not to the same extent, in almost all parts of the country. The respondents in both block and non-block villages were interviewed and asked their opinion on these issues. Similar questions were also put to them on a few technical items of the community development programme with a view to discover their receptivity to new practices. Only those new practices were selected, the adoption of which implies also some change of social values.

The appropriate technique in this connection would have been to compare the situation in the blocks to-day with what it was at the time the social education programme was initiated. Unfortunately, there is no bench-mark survey of social conditions in the blocks. We were therefore, obliged to use the alternative method of comparing the situation in the blocks with that in the non-block areas. Our

enquiry covered 18 blocks, but only 14 non-blocks. Moreover, conditions in one of the non-blocks are not similar enough to those in the corresponding block to qualify it as a control area. We have, therefore, compared only 13 blocks with 13 non-block areas. The total number of respondents in these areas were 1,115 and 1,047 respectively. From among the respondents those who were looked upon as leaders by the village people were picked out and their response tabulated separately. The following table summarises their attitude on the selected social issues :—

	Percentage of respondents in			
	Blocks		Non-block	
	All respondents	Village leaders	All respondents	Village leaders
1	2	3	4	5
Against purdah	59	76	59	64
Against dowry	58	71	52	48
In favour of girls marrying after 15 . .	43	46	37	38
In favour of girls education . . .	88	93	84	90
In favour of learning domestic arts and crafts	91	93	84	83
Against caste restrictions	42	54	35	33
Against untouchability	46	58	41	40
In favour of mid-wife's service . . .	13	14	10	15
In favour of village latrines . . .	48	N.A.	46	N.A.
In favour of castration of scrub bulls . .	61	64	60	60

N.A.—Not available.

The percentages for the blocks are almost uniformly higher than those for the non-block areas. Similarly, the leaders in the block villages appear to be more progressive than the general body of respondents, and also their counterparts in the non-block areas. *Prima facie*, the programme seems to have had some effect on the attitude of the people in the block villages to social issues.

But before this *prima facie* inference can be firmly established, it is necessary to consider the possible influence of the three exogenous factors we have chosen for consideration *viz.*, the literacy, caste and

age composition of the people. The relevant data for the 13 comparable blocks and non-blocks are given below :—

Item	All respondents	
	13 blocks	13 non-blocks
1	2	3
literates (%)	44	36
high castes (%)	49	55
30 years and above (%)	82	84

The blocks have a higher proportion of literates but a lower percentage of high caste persons. There is little difference between them in respect of the age composition of the people, which is therefore ignored. The following table gives a summary picture of the influence of the other two factors on peoples' views regarding various social questions :—

Items	% of all respondents having progressive views							
	Block		Non-block		Block		Non-block	
	Literate	Illiterate	Literate	Illiterate	High caste	Low caste	High caste	Low caste
1	2	3	4	5	6	7	8	9
1. Purdah . .	69	57	70	65	62	62	60	75
2. Age of marriage	51	33	59	31	46	35	46	35
3. Dowry . .	71	47	70	48	56	60	51	61
4. Caste restrictions	53	35	53	31	42	45	39	41
5. Untouchability	62	42	61	35	47	58	40	52
6. Latrine . .	68	48	65	65	56	58	55	82
7. Midwife .	15	8	36	9	13	7	16	25
8. Castration .	50	67	58	64	59	59	46	79
All items . .	57	42	60	44	49	50	45	55

On almost all issues the literate section in the block and the non-block areas have higher proportions of persons with liberal views than the illiterate. Again, on most issues, the low-caste villagers have higher percentages having advanced attitudes than the high-caste in both areas, though the differences are more marked in the non-block areas. The relatively unprogressive attitude among the low caste population on the question of the age at marriage of girls in both areas and using the services of trained midwives in the block villages is probably a reflection of the higher degree of illiteracy among them and the lower level of their existing social practices.

If allowance is made for the differences between blocks and non-block areas in respect of these two significant factors, the particular contribution of the social education programme to the relatively progressive views of the people in the block villages would be reduced.

The impact of the programme should be greater on the participants than the non-participants. The following table accordingly classifies the participants and non-participants—as percentages of all respondents—by reference to their views on the selected social problems :—

% of respondents having progressive views

Items	Block	
	Participant	Non-participant
1	2	3
1. Purdah	63	54
2. Age of marriage	57	37
3. Dowry	67	54
4. Caste restrictions	61	35
5. Untouchability	75	42
6. Village latrines	72	51
7. Midwife	17	12
8. Castration	64	59
All items	60	44

The participants are apparently ahead of the non-participants in respect of their views on all the listed social issues. But while the two groups have almost the same caste composition, the percentage of literates among the participants was 66% as against less than 25% among the non-participants. It is difficult in the light of this fact and the already established high correlation between literacy and understanding of social education to attribute to the programme a significant share in moulding the participants views on social issues.

This inference is further supported by the data given in the following table :—

Items	Percentage of participants							
	High caste				Low caste			
	30 yrs. & above		Below 30 yrs.		30 yrs. and above		Below 30 yrs.	
	Literate	Illiterate	Literate	Illiterate	Literate	Illiterate	Literate	Illiterate
1	2	3	4	5	6	7	8	9
1. Purdah	66	36	86	33	70	72	63	54
2. Age at marriage	53	91	59	25	42	54	38	73
3. Dowry	73	45	75	75	67	58	92	64
4. Caste restrictions	67	50	60	33	71	58	61	46
5. Untouchability	80	56	79	50	81	77	69	75
6. Village latrines	64	54	75	50	95	75	100	91
7. Midwife	20	30	0	0	13	21	8	0
8. Castration	60	86	39	100	50	83	31	86

With one or two exceptions, the literate participants as a group were more progressive than the illiterate in respect of their views on purdah, dowry, caste restrictions, untouchability and common latrines for the village. On the other hand, illiterate participants in all sub-groups were ahead of the literate in their attitude to castration. The former seems to be generally speaking, less indisposed to use the services of trained midwives. The evidences are not all in favour of the literate person having more advanced views than the illiterate, on social questions, but they are sufficient to lend support to the inference drawn earlier about the influence of literacy on person's views and attitudes. If this influence is discounted, the direct impact of the programme on the social values in the rural area do not seem to amount much. On the other hand, the programme seems to have attracted the participation of a higher proportion of literate than illiterate villagers. And since the former as well as the village leaders hold, according to our enquiry more advanced views than the general body of villagers, the overall indirect influence of the programme through the more advanced sections of the rural community may, in the long run, be greater than is indicated by the data covering the very limited number of years of existence of the programme.

APPENDIX

1. *Schedules used and sources of data :*

Information has been gathered at three levels: the block, the village and the household. Data collected at the block and village levels relate to the working of the social education programme and those obtained from selected respondents households bear on the impact of the programme on the life of the people. The types of schedules used and the sources from which data were collected are shown below :—

Type of schedule	Information	Sources of data.
(A) Working		
Block level :		
1. Block data	Particulars of the selected block such as villages, population, number of programmes.	Block records.
2. Staff schedule	Some particulars of the strength & qualifications of the staff which has been working for this programme in the block areas and the views of the staff on certain matters.	Block records and interviews with staff.
Village Level :		
3. Village schedule	Data on the socio-economic features of the selected villages.	Village records, direct observation and discussions with local people.
4. Activities	Factual data on such of the five activities as may be going on or may have existed in the selected villages.	Records as far as available & discussions with local people.
(B) Impact :		
Household data :		
1. Participants' schedule.	Views of the participants of certain programmes and the benefits which may have accrued to them from these activities.	Interviews with selected respondents.
2. Non-participants' schedule.	The reasons for non-participation in the case of certain programmes.	Do.
3. General Impact Schedule.	The extent of knowledge and enlightenment of social problems prevailing in the villages so as to form some idea of the impact the programme had on the people.	Do.

2. *Selected programmes :*

Participants :

Respondents were chosen, for interview, from among the members of selected households in the manner described below :—

1. *Adult Literacy centres :*

The eldest adult male member, and such leader, if any, as had attended one of the courses.

2. *Community Centres :*

Heads of selected households and leaders who had participated in the activities of the community centres, a visit at least once a month during the last year being the criterion adopted of participation. If the head of the household had not participated but any other adult male member had, the latter was interviewed.

3. *Village leader's training camps* :

The schedule was canvassed in each selected village with three persons out of those who attended the last camp. If such persons were already available among the 15 persons selected at random, no further selection was made. If not, the gap was made good by preparing a list of such persons and selecting the requisite number. If there was none in a village, who attended such a camp, this schedule was not canvassed.

Non-participants :

1. *Adult Literacy Centres* :

Heads of selected households in which none of the adult illiterate male members, if any, had attended the course and the illiterate leader, if any.

2. *Community Centres* :

Such heads of households in which no adult male member had participated.

3. *General Impact* :

The General Impact Schedule was canvassed with all respondents. In some cases the total number of selected respondents was less than 15, as the number of households in some villages fell short of 15 or the selected households could not be contacted.

General Note :

Besides collecting data according to the above schedules, the PEOs prepared general notes containing observations on the functioning of the programme, policies and methods and the overall impact of the programme on the social life of the block.

Statement Showing the block and Non-block Areas

State	Block	District	Non-block area	District of the non-block area
Andhra	Tiruvur	Krishna	Nil	Nil
Andhra	Metpalli	Karimnagar	Jagtial	Karimnagar
Assam	Howraghat	U.N.C.M. Hills	Duarshala	UNCM Hills
Bihar	Naugachia	Bhagalpur	Barari	Purnea
Bombay	Nagar	Ahmednagar	Newasa	Ahmednagar
Bombay	Sindewahi	Chanda	Naghbir	Chanda
Bombay	Jasdan	Madhya Saurashtra	Nil	Nil
Kerala	Chirayankil	Trivandrum	Vamanapuram	Trivandrum
Madras	K. Parmathy	Trichinapally	Nil	Nil
Madhya Pradesh	Mandsaur	Mandsaur	Neemuch	Mandsaur
Madhya Pradesh	Budni	Sehore	Nil	Nil
Mysore	Krishnarajpet	Mandya	Krishnarajnagar	Mandya
Orissa	Sukinda	Cuttack	Narasinghpur	Cuttack
Punjab	Rohtak	Rohtak	Raikot	Rohtak
Punjab	Ludhiana	Ludhiana	Samrala	Ludhiana
Rajasthan	Ladpura	Kotah	Degod	Kotah
West Bengal	Puncha	Purulia	Kashipur	Purulia
Uttar Pradesh	Hata	Deoria	Pathar Dewa	Deoria.

CHAPTER V

STUDY OF COOPERATIVES—LARGE AND SMALL

1. INTRODUCTION

Objective of the Study

'Cooperation has failed, but cooperation must succeed' concluded the All-India Rural Credit Survey Report. To this end, it recommended *inter alia*, the formation of large societies with active State partnership, the granting of loans for credit-worthy purposes rather than to credit worthy persons and integration of crop loans with cooperative marketing.

The poor working of cooperative societies in this country has been, among other reasons, attributed to their small size. With limited jurisdiction, small membership and poor resources, the societies lead a precarious existence; they have small business and cannot afford to employ trained full-time managers or secretaries, to look after their business. Moreover, since loans are given against assets—usually land—the small cultivator, the tenant farmer and the landless labourer are inevitably handicapped as borrowers.

In the opinion of the Rural Credit Survey, the small societies should be gradually replaced by large ones with limited liability, wider geographic coverage and membership, larger funds, State partnership and paid secretaries. The Survey expects that the large societies would be not only viable, but should be able to work for the benefit of the poorer members. In granting loans they should be guided by the credit worthiness of the purposes for which the loans are asked for rather than the credit-worthiness of the prospective borrower. The purpose of this study is to assess the extent to which the large societies that were established in recent years, have fulfilled these expectations.

The recommendation of the Rural Credit Survey in favour of large societies has been more widely implemented than that in favour of either the principle of granting loans for credit-worthy purposes or the integration of credit and marketing. Few societies have yet put the principle into practice while schemes of integrated credit hardly exist outside the pilot projects established by the Reserve Bank of India. In view of this situation, the PEO decided to carry out two independent enquiries; the first of which concerned with the structure, resources and operation of large and small societies is confined to areas outside the Reserve Bank's pilot projects, while the second deals with the working of the integrated scheme in two areas in East Khandesh and Broach selected by the Reserve Bank for its pilot project and an area in Kolhapur which the State Cooperative Bank had chosen for a similar experiment. All these areas lie in the State of Bombay. This study summarises the results of the first enquiry, while the findings of the second have been given in the appendix.

Sample Design

The enquiry, relating to the first study was conducted in 18 blocks during July-August, 1958; only those blocks were selected which had, at least, two large societies of the type envisaged by the Rural Credit Survey, functioning for more than one year, and some small societies operating for more than three years. Nine of these blocks are situated in the PEO Evaluation centres and 9 are outside.

In each block, the enquiry was confined to a single cooperative circle. Credit societies which were moribund or under liquidation were excluded and the others grouped into large and small according to the classification adopted by the State. All societies are treated as credit societies; for, while in a few circles some societies are registered as multi-purpose, they are, in fact, credit societies. In each block, two large societies which had been in operation longest were chosen while five small societies were selected at random from among those which had been working for more than three years. However, in a few blocks in which the societies were not sufficiently large in number, we had to content ourselves with smaller samples. In the result, our sample includes only 33 large and 84 small societies.

Method of Enquiry and Schedules

Information was gathered on the financial structure of the societies, their share capital, government contribution to share capital, members' deposits, owned funds and advances from central banks. No individual member was canvassed; but data on advances to and deposits by individual members and recoveries, outstanding and overdues from them for the three years 1956-58 were collected from the records of the societies. The members were all classified according to their status as land-holders, tenants or agricultural labourers. The first two classes further sub-divided according to the size of holdings.

Besides collecting information according to schedules, each Evaluation Officer had to write a qualitative note on the working of the large and small societies in his block. These notes deal with their functions and composition, membership, share capital, state contribution, maximum credit limits, types of security asked for, the system of supervision, regularity of repayment, etc. They also contain information on the management of the societies and their day-to-day operation and the extent of influence exerted by specific classes or groups of people.

Limitations of the Study

It is necessary to point out, at the outset, some of the limitations of the present Study. First, the societies have not been divided into large and small in the same manner in different states. The Rural Credit Survey Report did not lay down precise criteria for classifying societeis into large and small; it only stated certain broad principles and left the States to fix the sizes for the two categories. But the States have not adopted a uniform practice. For example, in most States a membership of 500 is regarded as a norm for large societies. But in U.P., the norm is set at 1,000 members, while in

Bombay a society which has a minimum membership of 100 to start with may be classified as a large society. Again, in some areas, a small society may cover more than 3 villages; while in others some large societies cover only two villages each. Further, some small societies in certain areas have larger share capital than some large societies in other areas. Finally, the small society is not always a one-village society; our study shows that it covers, on an average, nearly 2 villages.

Secondly, the large societies are still in the initial stage of development, while the small societies selected by us have been in existence for some time. Out of 33 large societies studied by us, only 9 existed in the cooperative year 1956 and 23 in 1957. Indeed, the large societies in the selected blocks in Kerala, Madras, Orissa, Punjab, Rajasthan and West Bengal, were established in 1957. On the other hand, the large societies were often formed by reconstructing or amalgamating small societies which were considered to be relatively efficient.

Thirdly, the records of the cooperative societies are not always satisfactory. For example, information about the size of the holding of members is sometimes incomplete, unreliable or out of date. In some blocks, the societies keep no record of the land holding of their borrowers. In others, they record only that part of the holding of a borrowing member which is sufficient to cover the maximum loan to which he is entitled. In these instances, we tried to make up for the deficiency in the books of the society by recourse to the records kept by patwaris or the village revenue official. Again, the cooperative societies do not classify the landless borrowers into artisans and non-artisans. Moreover, in some centres, small traders and members who are financially well-off have been, for no reason that we could discover, put into the category of the 'landless'.

2. *Characteristics of large and small societies*

Only 2 out of our 33 large societies are characterised by unlimited liability, while 71.4% of the small societies possess this feature. The large societies are either newly created or formed through the re-organisation or voluntary amalgamation of existing small societies. 14 out of the 33 societies studied by us have resulted from the amalgamation of smaller societies. 4 are expanded small societies and the remaining 15 newly created. The amalgamated societies have replaced, on an average, 5.6 existing smaller societies; but the average in one block in U.P. is 22, while in a block in Madhya Pradesh it is 1.5. The constituent societies had, at the time of amalgamation, an average membership of 66.5. On an average, the large society covers 11 villages and the small society about 2 villages. There is, however, one centre where the average large society covers about 29 villages, and some large societies cover, as we have said, only two villages each.

The average size of the societies per block in the two groups is given below:

Membership per	Overall	Maximum	Minimum
Large society	418	1118·5	137·0
Small society	64	220·5	20·2

The large societies have, on an average, 418 members; but in one centre they have on an average nearly 1,000 members, and in another not even 150. The membership of small societies varies equally, from 20 to 220 members.

Share Capital

The data on the share capital of large and small societies in the blocks studied by us are summarised below:

Share capital per	Overall average	Maximum Average	Minimum Average
	Rs.	Rs.	Rs.
Large society	14,232	39,847	1,528
Small society	1,921	8,902	89

Most States have prescribed for the large society, a norm of Rs. 10,000 as the members' share capital. Some States, however, have specified only the minimum while others have fixed only the maximum. The share capital of the large society amounts, on an average, to Rs. 14,232 while that of the small society comes to Rs. 1,921. The average large society is thus, in terms of share capital, more than 7 times as big as the average small society. The share capital of individual societies, large and small, however, varies widely. In one centre, the average large society has a capital of nearly Rs. 40,000 while in another it has as little as Rs. 1,500. Similarly, the capital of the small societies varies from a maximum of Rs. 9,000 to a minimum of Rs. 90 only.

Government Participation in Share Capital

An important feature of the large society is the Government's contribution to their share capital and representation on their board of directors. The large society represents not 'cooperation alone, but cooperation in conjunction with the government'. Government contribution is expected to be equal to the amount contributed by the members. The large societies in 16 out of our 18 blocks report that Government is expected to contribute to their share capital. Of the remaining two, one has been given an outright subsidy of Rs. 7,500 and another has been promised a grant of Rs. 40,000 for the construction of godown and the processing and marketing of produce. At the date of our enquiry only 22 societies in 12 blocks had actually received the government's contribution, amounting, on an average, to 28.4% of their total share capital.

On the other hand, small societies do not, normally, receive any contribution from the Government. Only one out of the 84 studied by us received the small sum of Rs. 100.

According to the model bye-laws circulated by the Ministry of Food & Agriculture* "if the Government has purchased shares of the society directly or if the State Cooperative Bank or the Central Cooperative Bank has purchased such shares out of the funds provided by the Government, three persons or one-third of the number of directors, whichever is less, shall be nominated by the State Government or any authority specified in this behalf by the State

*Report of the Committee on Cooperative Laws—Part II.

Government". The governments of most states have accepted this lead given by the central Ministry. Moreover it seems to be the general practice of the State Governments to give to their nominees on the board of directors of co-operative institutions the right to appeal to them against the decision of the general body of members or the boards of directors of these institutions. For example, the government representatives on the Board of Directors of the marketing societies in Assam, Kerala, Himachal Pradesh and Mysore enjoy this right. In Bombay, this power has been given to them in all cases and in Rajasthan only in the case of Land Mortgage Banks. Though the State nominees in Andhra Pradesh do not, as yet, have this right, the draft rules provide that the government can, on reference by them reverse or impose decisions on matters of loan policy or such specific business as falls under the financial policy. In Bihar the Financial Adviser to the State Cooperative Bank and the Managing Director of the State Marketing Society have a right to refer any decision of the general body or the Board of Directors to the Government for final decision and till then the resolution will be kept in abeyance. In the remaining States these powers have not been granted.

These are recent innovations, and the P.E.O. has not as yet been able to study their operation. However, commonsense and experience would suggest that such powers of intervention, wherever they are given, never remain on the statute books; they tend to be put into use and come in the way of the cooperatives developing into people's institutions.

Secretaries and Presidents

Large societies are expected to employ paid, full-time secretaries or managers. All large societies in our sample, except 2 which employ only paid assistant secretaries (their secretaries are honorary workers), have paid full-time secretaries. On the other hand, only 25 out of the 84 small societies in our sample employ paid secretaries. The secretaries of 19 large societies are matriculates or above. On the other hand those of only 11 small societies possess this qualification. Not even 30% of the secretaries of the small societies have studied up to the primary stage. Four small societies have no secretaries at all.

A similar difference exists between the large and small societies in respect of the education of their presidents. The presidents of 15 large societies are matriculates and above, and only 7 have read up to the primary stage or below. By contrast, the presidents of 54 small societies have studied up to the primary stage and 6 are matriculates and above. Generally speaking, the presidents of the societies, large and small, are less educated than the secretaries.

Coverage

One of the objectives of the cooperative movements is to bring all rural households within its fold. But our sample data show that neither the large nor the small society is anywhere near this goal.

Members per 100 households in the jurisdiction of the society

	Average	Maximum	Minimum
Large . .	23·1	100·0	11·6
Small . .	21·8	100·0	7·7

Not even a fourth of the households in their jurisdiction are covered by the two categories of societies, and the large societies make a hardly better show than the small. Only in one block, Morsi in Bombay, both the large and small societies have achieved 100% coverage. On the other hand, some societies in other areas include only 10% or thereabouts of the total households.

Composition of Membership

Large societies are also expected to help the small cultivator more than the small. The extent to which this objective had been attained up to the time of our enquiry is indicated by the following table:

Size of holding group	Distribution of members		Distribution of members per 100 households in each group	
	Large societies	Small societies	Large societies	Small societies
25 acres & above	4·9	7·2	34·2	44·0
10 to 25 acres	14·5	15·7	35·7	40·2
5 to 10 acres	17·8	18·3	29·2	31·2
2 to 5 acres	22·3 } 35·6	24·8 } 42·3	25·7 } 20·1	28·1 } 18·6
2 acres and below	13·3	17·5	14·6	12·5
Land less	27·1	16·6	20·2	12·6

The data relate to 17 blocks only as information was not available for one block. In both large and small societies, the small farmers —those with 5 acres and less land—are proportionately more than the medium or the large cultivators. But small cultivators constitute a higher proportion of the total membership of small societies than of the large, the respective percentages being 42.3% and 35.6%.

However, the differences are, in part, due to the different distribution of households in the villages covered by the large and small societies, and the picture changes significantly when the members in each group are considered as percentage of the total households in the same group in the villages.* Both types of societies have attracted higher proportions of the large cultivators in the villages than the small, and they have amongst their members, more or less, the same proportion of the small cultivators about—20%—in the villages. On the other hand, the small societies have a larger proportion of cultivators with large holdings.

*The change may, in instances, be quite large, *e.g.*, the small cultivators are 19% and 56% of all members of the large and small societies respectively in a block in Kerala; but 18% and 5% of the households in the jurisdictions of the respective societies. Conversely, 30% and 12% of the members of large and small societies respectively in a block in Rajasthan are small cultivators, but they form 23% and 41% of the corresponding numbers of households.

These are averages for the 17 blocks under study; the situation in individual blocks varies considerably. In one block, the two categories of societies have enlisted. equal proportions of small cultivators. But in 9 blocks the small society has enlisted a higher proportion of small cultivators than the large one while in 7 the large societies have done better.

Landless Members

The large society seems to have attracted the landless worker much more than the small. 27% of the members of the former belong to this category as against 16.6% of the latter, and they represent 20.2% and 12.6% respectively of all landless households in the villages. Moreover, while the proportion of landless members in large societies increased from 17% in 1957 to 27% in 1958, in small societies it remained, more or less the same, about 18%. Again, the proportion, varies widely from block to block. Among large societies, it ranges from 0.1% in Mandya, Mysore to 73.9% in Pazhayanoor, Kerala. In Mandya, they represent 0.3% of the village households while the figure for Kerala is not available. Among small societies again, Sonepat, Punjab has the highest percentage—57.4%—of landless members, while Mohd. Bazar, West Bengal, and Manavadar, Bombay have the lowest fraction—0.5%. They constitute 8.5% and less than 1% of the corresponding households in their respective areas. But, these data about the landless members should be interpreted with great caution. The category described as 'landless' in the records of different societies does not necessarily include persons belonging to the same classes. In some societies, members who are well-off and do not resort to borrowing have been classified as landless*. In some others, small traders have been put into this group. These discrepancies reduce the comparability of the data of different areas.

There is a further snag; all societies do not distinguish between landless artisans and landless labourers in the records though their economic conditions are different. However, in the societies which sub-classify landless members into labourers and artisans, the former greatly exceed the latter.

Since they came into existence, the large societies have enlisted, on an average, 179 new members. They constitute 37% of the total membership. The amalgamated large societies—14 in our sample—which had in 1958 a membership of 561 persons on an average, have enlisted 198 new members or 35% of their total membership. Some blocks, however, report much higher additions; e.g. Mohd. Bazar, West Bengal 83%, Tajpur, Bihar 82%, Rajpur, Madhya Pradesh, 79% and Ashta, Madhya Pradesh 74%. On the other hand, in Akeveedu, Andhra and Morsi, Bombay the percentage additions were as low as 8% and 17% respectively.

*One group of large societies in Sri Hargovindpur (Punjab) succeeded in reducing the percentage of landless members from 86% to 15% in a year's time largely by extending loans for the purchase of land.

The distribution of new members according to the size of holding and status as landless artisans and non-artisans is given below:—

Size groups	Percentage distribution of new members in large societies	
	Amalgamated	Amalgamated and reconstructed
Above 25 acres	5·2	7·6
From 25 to above 10 acres	17·6	19·5
10—5 acres	19·0	18·6
5—2 acres	10·7	10·6
2 acres to above zero acre	20·8	18·6
Landless artisans	9·3	8·6
Landless non-artisans	17·4	16·5
New members added per large society	198·1	178·6

31.5% of the new members of the amalgamated societies and 29.2% of amalgamated and expanded societies are cultivators with holdings of 5 acres and less. The percentage of artisan and non-artisan landless members are 26.7% and 25.1%. The small cultivators and the landless workers, artisans and others account for more than half the new recruits among the members of these societies. These figures do not, however, show that the proportionate strength of small cultivators and of landless persons in the membership of large cooperative societies has improved since they emerged as amalgamated or expanded societies. Moreover, the progress made has been very uneven as between different blocks; 6 blocks do not report a single landless artisan among the new members.

Credit Facilities

Having examined the coverage and the membership of cooperative societies, large and small, we may now turn to study the benefits, as measured by loans, which their members have received.

The grant of credit by a cooperative society involves two steps, the fixing of the maximum credit limit and the determination of the amount to be loaned. In 9 blocks out of the 18 studied by us, the maximum credit limit is fixed at the same specified amount for all members. In the remaining 9 blocks it is determined separately for each individual member by reference, among other things, to his share holding. In the first group of centres, however, there is, besides this limit, an operative credit limit which is settled by reference to the circumstances of the individual borrower. The loans made to him do not, in practice go above this lower limit. In the other group this lower limit does not exist and the maximum credit limit is used as the ceiling for the loans given to the members.

In the 9 blocks where the maximum credit limit is a fixed amount and the same for all members, it ranges from Rs. 300 in Theog,

Himachal Pradesh to Rs. 2,000 in Andhra, Kerala and Madras. In six blocks the limit is the same for large and small societies; in two it is bigger for the larger societies, and in one there is credit limit only for the large societies.

In 9 blocks, the maximum credit limit is fixed by reference to the share held by the individual member, it is either a specified amount per share or a specified multiple of the subscribed or paid-up shares held by the member. Generally speaking, the limit is fixed at 10 times the value of the shares held by him, and it applies to large and small societies. In Sanganer, Rajasthan, however, it is 8 times the subscribed share capital in large societies but 8 times the paid-up share capital in small societies.

In 12 centres, land held or owned by a member is taken into account in fixing his credit limit. But the link between the two is not always the same. In some cases it is the value of the land or its net income earned or the revenue paid, in others it is the area, which is used to fix the limit. In some centres as the following table for selected blocks shows, the rates vary for different types of land.

Rupees per acre of land

	Irrigated	*Unirrigated*
Manavadar-Bombay	100	40
Ashta-Madhya Pradesh	55	40
Bhadrak-Orissa	100	50

In 4 blocks, the land revenue paid by a member is used to determine his credit limit. In the Punjab, while the maximum credit limit for a landowner is fixed at 22½ times the land revenue paid by him, it is only 15 times the land revenue for the tenant. The behaviour of the borrowing member is also taken into consideration. In both the Punjab blocks in our sample, the limit is 22½ times the land revenue on owned land for the first loan, but if the first loan is repaid in time by the borrower, the limit on subsequent loans to him is increased to 30 times.

As the credit limit is normally fixed by reference to the land owned or held by the borrower; the landless labourer and the artisan would have small chance to get loans from the society. In only 4 out of 18 blocks, the crops grown by the prospective borrower are taken into consideration in fixing his credit limits. This is a small advance, measured against the emphasis on crop loans given by the Rural Credit Survey. Again in only one block, Goverdhan—UP, the approximate cost of producing the crop and the value of the expected produce are considered in determining the repaying capacity of the borrower. In other blocks only a flat rate is prescribed sometimes for specified individual crops, and sometimes for dry and wet crops. In Mandya, Mysore, the rates are Rs. 250 per acre of irrigated sugarcane, Rs. 75 to Rs. 100 per acre of paddy and only Rs. 20 to Rs. 25 per acre of dry crops. In Bhadrak, Orissa the rate is 40% of the value of the average produce in the case of irrigated crops and 30% in that of unirrigated crops. In Sanganer, Rajasthan, the rate is 33% of the value of the crop sown. In Gover-

dhan, UP, the procedure specified above is followed by the large societies only. The m.c.l. for members of small societies is settled as follows :

40 times the rent on Bhumidhar land;

40 times the rent on Sirdari land plus 5 times the rent on Adivasi land plus 1/3 value of the cattle plus other property plus 1/10 of other income minus all debts.

Eight out of 18 blocks reported that the system of fixing m.c.l. had changed during the three years preceding the survey. Six of them stated that changes were made for liberalization of credit. In Nizamsagar, Andhra, the multiple of land revenue used to fix the minimum credit limit had been doubled from 5 to 10 times for wet and 12 to 24 times for dry land. In Manavadar, Bombay, the rate had been increased from Rs. 70 to Rs. 100 per acre of irrigated land and from Rs. 30 to Rs. 40 per acre of dry land. In Rajpur, Madhya Pradesh, the rate which had been Rs. 6 per acre was increased to Rs. 12 during 1956-57 and to Rs. 15 during 1957-58. In one block Sanganer, Rajasthan, on the other hand, credit limits were lowered from a multiple of 10 to 8 of the share capital. And in a block, Ashta, Madhya Pradesh, the basis itself was altered. In this block which is located in the erstwhile State of Bhopal, the limit used to be one-half of the "status" of the member, which was estimated on the basis of the value of the cattle, house and cart owned by him plus 12½ times the land revenue. Under the new system which came into operation recently, the limit is fixed either at a flat rate per acre or as a multiple of the share capital of the borrowing member.

This rather sketchy review shows that the principles followed by cooperative societies in fixing the m.c.l. for their members vary widely from area to area. In a number of blocks the m.c.l. is larger for members of large societies than of the small ones. In others, the same limits apply to both. Right in land still remains the most important consideration taken into account in settling the limits. Only in a few cases is the credit limit related to the crop produced. But in these cases too, no attention seems to be paid to the cost of cultivation or the productive requirement of the borrower. Proper records are not maintained for assessing these; the loan application forms do not even ask the borrower the relevant information. The discrimination in favour of land-owners against tenants persists and there is not much difference between the large and the small societies in this respect.

Benefits to Members

We may now study the loans given by large and small societies to their members. The table below summarises the relevant data.

Year	Membership per society		Proportion of members receiving loan		Loan per member receiving loans		Total loan per society	
	Large	*Small*	*Large*	*Small*	*Large*	*Small*	*Large*	*Small*
1956 . .	134·0	50·2	68·8	59·2	213·8	237·2	19713·8	7036·5
1957 . .	334·6	54·4	53·9	53·9	286·6	218·0	51688·5	6395·7
1958 . .	417·7	64·4	56·1	57·1	282·6	244·8	66188·2	9005·9

The data for 1956 are of rather limited value; they relate to 9 large societies in only 6 blocks out of the 18 in our sample. We may, therefore, consider first, the information for the other two years. During these two years the total loan given by the large society was, on the average, 6 to 8 times as large as that by the small society. But the proportion of members who received loans was, more or less, the same in both types of society, while the amount of loan per member was somewhat higher in the large societies. Even though only 9 large societies in our sample have existed since 1956, we can use the information about them to get an idea of the progress made by large societies. This is given below :—

	Membership per society	Proportion of members receiving loan	Loan per member receiving loan	Total loan per society
1956	134·0	68·8	213·8	19713·8
1957	266·2	68·8	259·3	47500·5
1958	316·6	67·5	310·3	66291·3

The membership of these 9 large societies went up by more than 125% during the three years noted above and the loan per receiving member by 40%. Their total loan business rose by more than 200%. On the other hand the membership of the small societies, rose as shown in the earlier table, by only 28%, and their total loan transactions by about 30% while loan per member remained, more or less, the same. However, in comparing these data for the two types of societies, it is necessary to remember that the large societies were in the first stage of their growth. They had, moreover, been formed out of the more successful small societies in their areas.

We have information on the rates of interest charged in 1958 by the societies in 16 blocks only. In eight of these, the large and the small societies charged the same rates of interest, in 5 others the small societies' rates were higher and in the remaining 3, lower than those of the large societies.

Further, there was, no significant difference between the types of security against which loans were given by small and large societies. The table below gives the figures for 1956-57 and 1957-58:

% of loan advanced on	1956-57		1957-58	
	Large	Small	Large	Small
Land	45·9	48·8	41·1	55·0
Produce	9·4	0·0	3·3	0·0
Other assets	4·6	0·8	4·7	0·7
Personal surety	40·1	50·4	51·0	44·3

86% to 92% of the loans of the large societies were given against land and personal security; the proportions were even higher—more than 99%—for the small societies. Loans against produce by large

societies account for 9.4% of the total in 1956-57 but only 3.3% in 1957-58. The small societies gave no loans against produce.

The large society is expected to assist the small cultivator more than the small society. We have examined this issue in relation to the composition of the membership of the two categories of societies. We may now study it in relation to the composition of actual borrowers. The relevant data are given below:

Number in each group receiving loans as percentage to total members in the same group

Size groups	1956		1957		1958	
	Large	Small*	Large	Small	Large	Small
Above 25 acres	69·7	71·1	54·6	53·6	62·7	63·9
25—10 acres	78·3	85·6	52·1	59·4	63·0	69·1
10—5 acres	79·1	82·8	62·1	56·9	58·4	61·8
5—2 acres	71·5	81·6	65·5	58·2	59·3	62·0
Below 2 acres	63·0	68·6	50·2	48·1	56·1	52·6

*Only 6 centres where large societies functioned during 1956.

Some broad conclusions emerge from the above table. First, neither the loan recipients in each group nor their group-wise distribution varies greatly between large and small societies. But secondly, in both categories of societies, a smaller percentage of members with holdings below 2 acres received loans. Further, in all the three years, the group in the small society which has the highest proportion of borrowers among its members is represented by cultivators with 10 to 25 acres of land and this proportion is higher than in the case of the large society.

The regularity with which members of a society repay their loans is an important index of its health. We studied this question first by reference to the time-lag in the case of loans which had been repaid in 1957-58 and secondly, in terms of the percentage of overdues to outstanding. The following table gives the data for loans repaid during the cooperative year 1957-58 :

% of loans repaid to total loans repaid	Large societies	Small societies
1. On or before due date	63·6	85·9
2. Within one month of due date	9·7	5·4
3. Within 2—6 months of due date	9·4	4·5
4. Within 7—12 months of due date	5·7	1·7
5. After one year of due date	1·6	2·5

Small societies show a better performance; nearly 86% of their loans were paid back in time against 74% in the case of large societies.

On the other hand, as the following table shows, the large societies have a better record in respect of overdues :

Year	% of loans overdue to outstanding		% of loans overdue for specified period to total loans overdue on 30th June '57		
	Large	Small	Overdue for	Large	Small
1957	5·0	21·2	1—6 months	46·1	36·6
1958	10·0	13·4	6—12 "	12·3	11·2
			More than 1 year	41·6	52·2

The figures for 1956 have not been given, as that was the first year of operation of large societies and they existed in only six centres.

Loans overdue form a small percentage of the outstanding in the large societies than the small in both 1957 and 1958 though the difference has narrowed in the second year. Again, the data for 1957 show that the distribution of overdues by period was somewhat in favour of large societies. In both categories of societies, a substantial number of loans remained overdue from year to year, and in this respect there is no significant difference between them.

The proportions of overdues to outstanding have been further analysed by reference to the size of the holding of the borrowers. The pattern of distribution is given below :

Percentage of overdues to outstanding

Size groups	30th June '57		30th June '58	
	Large	Small	Large	Small
Above 25 acres	2·3	46·4	11·7	31·2
25—10 acres	4·3	20·3	8·3	11·4
10—5 acres	6·8	17·1	14·6	10·8
5—2 acres	3·1	13·5	8·8	9·1
2 acres & below	4·7	19·9	10·0	9·8
All groups	5·0	21·2	10·2	13·4

The distribution varies in both categories of societies from one year to the other. But in both the years, the members of small societies with large holdings were much more in default than others.

Supervision of loan utilization

Timely repayment of loans depends in great part on how they are utilized by the members, which, in its turn, is influenced by the extent of oversight exercised by the cooperative society. In 4 blocks out of the 18 under study, there is no effective arrangement for supervision in either the large or the small societies. In two other blocks viz., Rajpur, Madhya Pradesh and Goverdhan, Uttar Pradesh, supervisory committees exist in large societies but not in the small. In

some blocks, Manavadar, Bombay, Srihargobindpur, Punjab and Theog, Himachal Pradesh, the responsibility for supervision rests with the executive committees. In the remaining blocks, different agencies are entrusted with this task for both large and small societies. The work is assigned to the cooperative secretary in Tajpur II, Bihar and Sonepat, Punjab and shared by the supervisors of Central Bank and the Cooperative Department in Mandya, Mysore.

But in actual practice, not much supervision is done. The departmental field staff is concerned chiefly with routine administration and does not give adequate time to the supervision of loans. The supervisors of the Central Bank are more anxious about the recovery of loans from the societies than their utilization by the members. The secretaries and members of executive or supervisory committees who are, no doubt, best equipped to detect misuse of loans and take appropriate action have so far made little attempt to do so.

Supervisory Committees

Supervision is difficult for large societies which commonly cover more than two villages. To meet this difficulty, supervisory committees, consisting of members from different villages, have been recommended. These committees are expected to advise the society on fixing credit limits for members, scrutinize applications for loans, keep an eye on their utilization, get the produce to the marketing society and insist on timely repayment.

Out of the 18 blocks under study, such committees have been formed only in 3 viz., Morsi, Bombay, Raipur, Madhya Pradesh and Goverdhan, Uttar Pradesh. But in Morsi, Bombay, even the members of the society are ignorant of the composition of the committee. In Rajpur, Madhya Pradesh, the committee consists of two members from each village while in Goverdhan, Uttar Pradesh, it has 3 members elected from among the members of each village, and one member nominated by the Board of Directors. The last one may or may not be from the village. Only in this centre, the committee is really doing some work, while in Morsi, Bombay, its role is just to collect loan applications and in Rajpur, M.P. it is interested only in recoveries and fixing of credit limits.

Inspection

While supervision of loan utilization helps repayment by members of society, proper inspection and audit arrangements should make the cooperative officers vigilant and active.

The frequency of the inspection varies greatly among the blocks studied by us, though, generally speaking, it is expected that large societies should be inspected more frequently than the small. Of the 18 centres studied, 6 report provision for inspection of both large and small societies once a quarter; 2 twice a year, and 7 once a year only. In the remaining three centres, inspection of the large societies is expected to be more frequent. In Sonepat, Punjab large societies are to be inspected once a quarter in the initial stages, but once a year as they develop. The small societies falling under audit classification 'A', 'B' & 'C' are to be inspected once a year while those classified as

'D' are to be inspected twice a year. In Goverdhan, U.P. the small societies are to be inspected once a year but the large more frequently. In Rajpur, M.P. the frequency of inspection is not specified. But it is expected that the large societies would be inspected more frequently than the small. The case of Morsi, Bombay is peculiar. The records of societies in Morsi, Bombay are not kept with their officers or in the villages, they are sent to the Central Bank, and examined and audited by it. No inspection of societies is expected.

But whatever the rules prescribed by State Governments for field inspection, they are not uniformly carried out. This is suggested by the following table which gives data on the time of last inspection for the selected societies.

	No. of societies reporting	When inspected last*					
		1 month ago	2 months ago	12 months ago	1—2 years	More than 2 years	Never
Large Societies . .	28	3	20	—	1	—	4
Small Societies . .	66	9	48	—	4	1	4

*Excludes Morsi, Bombay where no inspection is expected.

About 14% of the large societies and 6% of the small had not been inspected at all, though they had been in existence for two years or more. In Ashta, M.P. out of 7 societies, only one had been inspected since inception.

Even when inspection is made, it is often done perfunctorily. The supervisors/inspectors generally meet the presidents and the secretaries of the societies and examine administrative issues only. They neglect almost entirely the extension work which too is supposed to be one of their important responsibilities.

Auditing

Auditing of both small and large societies in all blocks is expected to be done once a year; only Akaveedu, Andhra, large societies are to be audited concurrently by the senior inspectors once every quarter. Again the standards laid down have not been fulfilled in some cases. The following table gives the position briefly.

Type of society	No. of societies reporting	No. of societies reporting last audit			
		During last year	Between 1 to 2 years	Two years and more	Never
(1)	(2)	(3)	(4)	(5)	(6)
Large	33	29	1	—	3
Small*	80	68	3	5	4

*Information not available for 4 societies.

9% of the 33 large societies for which data are available have not been audited so far; two societies in this category have been in existence for 1½ years, while a third one was registered in June 1957. The number of small societies which have not been audited is only 4 out of the reporting 80. One was registered in 1952, while the other three are 3 years old.

Financial structure of the society

The chief argument of the Rural Credit Survey Report in favour of the large society is that it is likely to be more viable than the small. This is based on the assumption that the former covering a wider area would be able to raise larger funds by way of share capital and deposits and would have enough resources to employ competent staff. The societies' resources are made up of owned funds (share capital, other owned funds), deposits and advances from Central Banks. The following table shows the total funds of large and small societies and also the amounts advanced by them :—

Year	Average per Society (Rs.)					
	Total funds		Loans advanced		% of loans advanced to total funds	
	Large societies	Small societies	Large societies	Small societies	Large societies	Small societies
1957	66,925	11,308	51,689	6,396	77	57
1958	84,452	15,237	66,188	9,006	78	59

The total funds of the large society are about six times those of small. Again, the former lends out a higher percentage of its funds than the latter. In pure business terms, the large society has a much better chance of paying its way than the small.

The break-up of the total funds of the two categories of societies is given on opposite page. Owned funds are further split up into 'share capital' and 'other owned funds'.

In both the years, the owned funds of the large society are substantially higher than those of the small; in the final year, the former is almost 8½ times the latter. Moreover the 'owned funds' constitute a higher proportion of the total resources of the large society. The difference is due to the proportionately larger contributions of both share capital and deposits. In 1958 for example, share capital of the large society, accounted for 23.5% of its total funds whereas it was responsible for 12.6% only of the aggregate resources of the small society. Part of the share capital of the large society is contributed by the government; but even after this has been taken out and only the members' share capital is considered, it amounts to 16.9% in the case of the large society and 12.6% in that of the small society. Again deposits constituted 8.8% and 0.4% of the total funds of the large and the small society respectively. In both 1957 and 1958 the large society was able to attract much larger total deposits than the small. And this was due in a small part to the larger membership of the former;

Break-up of total Funds—Large & Small Societies

YEAR	OWNED FUNDS						DEPOSITS		CENTRAL BANK ADVANCES	
	Total		Share Capital		Other owned funds					
	Large	Small	Large	Small	Large	Small	Large	Small	Large	Small
1957	18,609·5	2,562·9	14,291·6	1,461·7	4,317·8	1,101·2	6,502·0	22·7	41,813·4	8,722·0
	(27·8)	(22·7)	(21·4)	(12·9)	(6·5)	(9·7)	(9·7)	(0·2)	(62·5)	(77·1)
1958	27,369·1	3,207·7	19,865·3	1,920·7	7,503·8	1,287·0	7,415·4	59·8	49,667·0	11,969·7
	(32·4)	(20·6)	(23·5)	(12·6)	(8·9)	(8·4)	(8·8)	(0·4)	(58·8)	(78·6)

Figures in brackets are percentages in total Funds.

the deposits per member were also much higher in the large societies; on the average of the two years they were Rs. 18.6 in the large society and less than one rupee in the small society.

The relatively stronger position of the large society may be due to anyone or more of several reasons, e.g. government contribution, actual or prospective, to the share capital of the large society which is likely to influence favourably peoples faith in the society—the selection of the better among the small societies for amalgamation or expansion into large society, their larger total funds etc. Only a more intensive study can separate the importance of each of these factors.

Both categories of societies are, however, still largely dependent on outside assistance i.e. from the Central Banks. Nearly 60% and 80% of the resources of the large and small societies respectively represent advances from them. The primary societies, large and small, are still in the main, loan offices, acting as intermediaries for Central Banks to lend moneys collected by the latter. Indeed, if the assistance received by large and small societies from outside is calculated per member receiving loans from them, it would amount to appreciably larger sums than the average loan given by the small societies to their members and only somewhat smaller than that given by the large societies. The small society is, of course, handicapped by the fact that all assistance it receives from outside is in the form of loans, while a part at least of the outside help received by the large society is in the shape of government contribution to share capital. The comparative data are given below :

Government contribution (Central Bank advances and/or share capital)

(per borrowing member)

Year	Large societies		Small societies	
	Loan given	Assistance received	Loan given	Assistance received
(1)	(2)	(3)	(4)	(5)
1956	213·8	217·3	237·2	255·2
1957	286·6	255·5	218·0	297·4
1958	282·6	236·0	244·8	325·4

Pattern of domination in Cooperatives

The present enquiry has tried to find out to what extent the cooperative societies, large and small functioned as democratic institutions. Questions were framed to discover in what measure the persons with executive power in the society, viz. the President, the Secretary and the members of the Executive Committee, acted with or without reference to the general body of members. 6 out of 33 large societies and 29 out of 84 small societies reported that power was concentrated in a few hands and the general body of members was not adequately consulted. Either the President or the Secretary or both—in some instances on their own or in others in conjunction with some members—controlled the society. In the remaining societies, it is not clear to what extent the president and secretary dominated the

decisions. But the data given in the two tables that follow suggest the possibility of this danger.

Tenure of office by Presidents and Secretaries

	Large society			Small society*		
	Up to 2 years	2—5 years	Above 5 years	Up to 2 years	2—5 years	Above 5 years
President . .	21	12	—	21	34	21
Secretary . .	23	10	—	33	33	13

*Data for 5 Presidents of Ashta and 3 of Rajpur not available. and data for one Secy. of Ashta not available and there are no secretaries for 4 societies.

A good number of presidents and secretaries have continued in office for more than 2 years in both large and small societies and quite a few for more than 5 years in the latter. The reasons for the long tenure are given below:

	Large societies			Small societies		
	No. of socie-ties where in office for more than 2 yrs.	No. from column 2		No. of socie-ties where in office for more than 2 years	No. from column 5	
——		Saying others not com-petent	Others not agree-able		Saying others not compe-tent	Others not agree-able
(1)	(2)	(3)	(4)	(5)	(6)	(7)
President* . .	11	9	10	54	33	33
Secretary † . .	9	5	7	46	26	31

*In the case of 8 small societies, (5 in Ashta and 3 in Rajpur) data not available for period of service.

†For 5 small societies of Ashta, data not available for period of service.

Almost all large societies which have had the same presidents or secretaries in office for more than 2 years say that they could not find other persons who were competent or agreeable. About two thirds of the small societies give the same reason. The finding is rather significant for the large society which covers a much larger area and is therefore expected to have a larger supply of local managerial ability to draw upon.

Another fact that this section of our enquiry has brought out is the dominance of the headquarters village in the management of the large society. In as many as 13 out of the 23 multi-village large societies for which we could get information, the majority of the members of executive committees were from the headquarters villages. In two large societies comprising two villages each, 8 out of the 9 executive members were from the headquarters village, while in large societies covering 3 villages or more about 70% of them belonged to this category.

In a number of instances, large and medium landlords dominate the committees. One society has 13 landowners and 8 landless persons as member, but its executive committee of 7 consists entirely of landowners. In another society, the majority of members are landless persons but the managing committee is made up chiefly of landowners.

Some reports have been received that money lenders or landlord-cum-money lenders capture positions of strength in the societies and manipulate their operations in their own interest. Various tricks are employed to keep the underprivileged away from the cooperatives e.g. procrastination, deliberate delay in disbursing loans, making the procedure complicated, etc. In one block, the District Central Co-operative Bank was used as an agent to delay the issue of credit to members. Similar criticism has been made against the trader class. Some members of a cooperative marketing cotton society who did their own ginning and processing, encouraged the cultivators to take the produce not to the cooperative but to their private gins.

APPENDIX

Note on the working of Integrated Rural Credit Scheme in Bombay State.

1. *Objective*.

East Khandesh, is one of the districts in the Bombay State where the Reserve Bank started a 'Pilot Project of Integrated Rural Credit' in October 1955 on the basis of the recommendations of the Rural Credit Survey Report. It was envisaged that large societies in this area should have, in the initial stage, a membership of at least 200, a minimum share capital of Rs. 6,000 and working capital of Rs. 40,000. These may rise to 400, Rs. 10,000 and Rs. 2,00,000 by 1961. A whole-time paid secretary for each society was considered essential.

The programme, as initiated in 1956, was the subject of discussion among cooperators and policy makers. A fresh direction defining the large society was issued in May, 1957, and new and more elaborate criteria were laid down. It was stated that large societies should have limited liability and should cover an area with a radius of 3 to 4 miles and that the number of villages in the jurisdiction should not exceed six. The minimum in respect of membership and share capital was reduced to 100 and Rs. 5,000 respectively. State participation in share capital was fixed at Rs. 10,000. The society was expected to have, at the initial stage, a business of the order of Rs. 25,000 which might, in due course, rise to Rs. 1½ lakhs. The scheme was moreover, expected to relate the issue of credit to cultivation expenses and link it with marketing.

Another area selected for pilot project by the Reserve Bank in Bombay State was the Broach district. The same criteria and same integrated pattern were laid down as for East Khandesh.

The purpose of this note is to examine the working of the integrated pattern in these two pilot projects of the Reserve Bank of India, and also to compare it with the experiment in Kolhapur carried out by the State Cooperative Bank of Bombay.

2. *Background of the three areas*

East Khandesh and Broach produce mainly cotton with groundnut as the next important cash crop. The former has relatively greater irrigation facilities and has also banana as a major irrigated crop. On the other hand, the most important crop in Kolhapur is sugarcane which is generally irrigated and absorbs the bulk of cooperative finance. The next important crop is paddy. All three areas have their own District Central Cooperative Banks with a tradition of sound working. Kolhapur is, in addition, served by the Bombay State Cooperative Bank in 7 talukas while 4 talukas are looked after by the District Central Cooperative Bank. However, the Bombay State Cooperative Bank has now agreed to withdraw and the whole district would shortly be under the charge of the District Central Cooperative Bank as it had been before 1949.

Both in Broach and East Khandesh, cotton is sold raw by the cultivators while in Kolhapur the sugarcane is processed by them and they sell only Gur in the market. Marketing is strictly regulated; all sales take place only at specified markets and no produce is sold or bought in the villages. The number of commission agents and purchasers at the regulated markets, is large and competition strong. Conditions in the other two areas viz., Broach and East Khandesh, are very different. Here the markets are not at all organised. Till recently raw cotton was sold by the cultivators mostly in the villages to big cultivators or petty traders who, in their turn, sold it to ginning and pressing mills. The ginned and pressed cotton was sold by the mill owners to agents operating on behalf of spinning and weaving mills. In Broach, until recently, ginning and pressing was almost the monopoly of one individual who owned 36 gins and presses in the district. Lately, regulated markets have been established in both Broach and East Khandesh. But, the licensed purchasers are small in number and competition rather weak. In the Bhusawal taluka, East Khandesh, which is studied by us, there are two major marketing centres at Bodwad and Bhusawal, and a smaller centre at Varangaon subsidiary to the former. The market at Bodwad was organised as a regulated market in 1951 and that at Varangaon in March 1957. The Bhusawal market has been a regulated market only since January 1958. Even though there are regulated markets for groundnut and cotton, sales and purchases of these crops take place on a very large scale in the villages. All the markets other than the Bodwad are still in the formative stage.

Briefly, while the market in Kolhapur is organised and fairly competitive, the Broach and East Khandesh markets are not so. The traditional practice of the people also differs in the three areas. In the first area, they take the processed commodity to the market; in the other two they sell it in raw form mostly in their villages.

In all the areas, cultivators depend on trader-money-lenders and their commission agents, to about the same extent. These are the most important sources of loans, productive and unproductive. They charge high rates of interest and get the produce marketed through them. The produce is, usually, collected right in the village from the cultivators who are paid immediately at the ruling price. The trader-money-lender class is, thus, well entrenched in the three areas, and cooperatives have to function in the teeth of active opposition from them. To recover loans, latter may have sometimes to get the produce from the cultivators. In Kolhapur, this brought the cooperatives into conflict with powerful commission agents while in the other two areas they had to contend against monopolists.

Pilot Project

It was in this situation that pilot projects were introduced in Broach and East Khandesh on 2nd October, 1955 and the Bombay State Cooperative Bank initiated its scheme in Kolhapur. The main features of the Projects are :—

(1) Formation of large multipurpose societies, covering compact groups of villages with reasonable membership, share capital, and business prospects.

(2) Extension of as much rural credit as possible through co-operatives.

(3) Effective linking of credit with cultivation expenses and marketing.

(4) Strengthening of the cooperative structure through effective State partnership at different levels.

(5) Construction of godowns for storage.

(6) Organisation of cooperative processing societies.

Kolhapur was not selected by the Reserve Bank for pilot project but the progressive Bombay State Cooperative Bank inaugurated a more or less similar system.

Link between Credit and Cultivation expenses.

The first question which deserves attention is whether the credit given to cultivators is adequate and linked with the expenses of cultivation. In Broach short-term credit for production is advanced at a flat rate of Rs. 40/- per acre, irrespective of the crop grown by the cultivator. But, because of scarcity conditions for two consecutive years, the District Bank increased the assistance from Rs. 40/- to Rs. 45/- per acre in 1958. The amount is given in three instalments, first—60% of the total—in April, secondly 20% in June—July and finally, 20% in September. Normally, 20% of the total loan is given in kind.

Similarly in East Khandesh, the District Central Cooperative Bank laid down flat rates. Between 1956 and 1958, it gave Rs. 35/- per acre of dry crops and Rs. 500/- per acre of irrigated crops (mainly banana). In the year 1958-59, the rate for irrigated crops was increased to Rs. 750/- but in the special case of Jamner taluka, it was raised to Rs. 1,000/-. The rate for the dry crop, however, continues unchanged. The difference between the rates for dry and irrigated crops, is partly, based upon the difference in their costs of production. As in Broach, the amount is given in three instalments. The second instalment is given in kind, in the form of manures and fertilizers. The instalments are adjusted to the requirement over time, of the production process while the portion given in kind promotes proper utilization of the assistance. But the flat rate, though it simplifies the preparation of the Yearly Normal Credit Statement, seems to ignore the differences in the costs of production of different crops or of different farmers.

In this respect, the practice followed in Kolhapur is superior. Different rates are fixed for different crops, in accordance with their production expenses. The rates per acre for the different crops in the area, are given below :—

Crop	Rupees per acre
Sugarcane	300 to 800
Tobacco	50 to 125
Groundnut	50
Paddy	50 to 125

The rate schedule is elaborate. Sometimes, as in the case of sugarcane, the rates for the same crop are different for different areas e.g. Cooperative Sugar factories and others are charged different rates. Sometimes they vary with the method of cultivation of the crop, e.g. the Desi or the Japanese method. Sometimes a difference is made according as the same crop, e.g. tobacco, is irrigated or not irrigated. The Normal Credit Statement shows the different crops of the members along with their requirements for fertilizers, fuel oils, cash, etc. In all cases, part of the assistance is made available only in kind, being generally provided through Sale and Purchase Cooperatives.

Credit and land tenure

The usual practice of cooperative societies in fixing loan rates is to differentiate between tenant cultivators and owner cultivators. This practice obtains in East Khandesh, where loans are available to the owner cultivator at normal rates, but the tenant cultivator can get them only up to a maximum of 4 times the land revenue of the land taken on rent. On the other hand, no such distinction is made in Broach or in Kolhapur. Loans are available to all cultivators at the same rate and on the same conditions. The discrimination discourages the tenant cultivator from going in for cooperative finance. In East Khandesh the loan available to him is ridiculously low as compared to what the owner cultivator can get. Moreover, the discrimination implies that even in Reserve Bank pilot projects cooperatives prefer to give loans to credit-worthy persons rather than for credit-worthy purposes.

Credit and Smaller cultivators

A rather intensive study is necessary to measure the extent to which cooperatives, large and small, have reached the small cultivator. Such a study could be made by us in only Bhusawal in East Khandesh. The large society had, on the average, 150 members as against only 58 the small society had. In 1957-58, the former had members from 32% of households in the villages in their jurisdiction while the latter had only 24%. On the other hand, as the following table shows the small society has a higher percentage of members with small holdings.

Distribution of members by size of holding

Size of Holding	% of Total members: Large societies		% of Total members: Small societies	
1. Above 25 acres	9·2	43·7	10·5	39·9
2. From 25 to above 10 acres	34·5		29·4	
3. 10—5 acres	33·8		28·1	
4. 5—2 acres	16·6		21·4	
5. 2 acres to above zero acre	2·5		3·8	
6. Landless artisans	0·3		—	
7. Landless non-artisans	3·1		6·7	
All	100·0		99·9	

In both large and small societies, members with holdings of 10 acres or more are much larger in number than those who possess 5 acres and less. But while members with big holdings are 43.7% of all members of large societies and 39.9% of the small, those with small holdings are 16.3% and 25.2% respectively. The preponderance of the big cultivator in both types of societies, but especially in the large, becomes even clearer, when the members in each group are considered as percentages of all households in the corresponding group in the jurisdiction of the society. This is given below :

	Above 10 acres		Below 5 acres (But above zero acres)	
	Large Societies	Small Societies	Large Societies	Small Societies
No. of member per 100 households in the group	59·9	40·7	16·4	16·3

While 60% and 41% of all households with holdings of 10 acres and more have some person or other as a member of the large and the small society respectively, only 16.4% and 16.3% respectively of the households with 5 acres and less are so represented. Evidently the large society has not yet reached the small cultivator more than the small.

Link between credit and marketing.

The next important question to investigate is how far credit has been linked to marketing and what procedure has been adopted for this purpose. The scheme envisages that cultivators who get loans from the primary society will bring their produce to the marketing society with which the primary is affiliated. After sale, the marketing society will credit the proceeds directly to the District Central Bank with intimation to the primary. The District Central Bank would deduct the amount it has advanced to the primary and pass the residue to the latter which will further deduct the loan advanced to the individuals and hand over to them the final balance. The purpose of this scheme is not only to provide credit and marketing facilities, but also to link them too in a manner which will ensure the recovery of the loan.

In Broach the primary society collects the raw cotton from the cultivators, who receive 60% of the expected sale proceeds as interest bearing loans. The raw cotton thus collected is then pooled and sent to the marketing society of which the primary is a member. The marketing society gins and presses the cotton and sells it to traders and deposits the proceeds after deducting its charge, with the District Central Bank in favour of the primary society. The Bank then deducts its loan to the primary and credits it with the balance. The primary cooperative, finally, pays the cultivator the net proceeds of the sale after reimbursing itself on the loan advanced by it. The sale proceeds due to the cultivators are calculated on the basis of the pooled price, *i.e.*, the average price for the total quality sold during a short period.

The system of pooled price implies that all producers receive the same price per unit of their produce irrespective of differences in

quality. It also results in a time lag of one month or more between the receipt of raw cotton by the marketing society and of the net proceeds of the sale by the cultivator. On the other hand, the pooled price which is based on the average of prices during the selling period, reduces the risk to which the individual producer is exposed in a fluctuating market.

The system seems to be working well. It has already affected seriously the position of the monopolist gin and press owner and the primary cooperatives recover, through the marketing societies 95% of the loans advanced to the cultivators. This success is due, first, to the active part played by the primary societies in collecting raw cotton from the producers and sending it to the marketing societies, and secondly, to the priority given by the marketing societies to the members of the primary societies in respect of the ginning and pressing of their cotton. This second factor is important, as there is a shortage of the facility in the district.

Unlike the societies of Broach, those of East Khandesh leave their members to take their raw cotton directly to the marketing societies. Further these do not own processing units, and have, in consequence, either to sell the cotton raw to private gins or get it ginned by them. Moreover, they hand over the sale proceeds of whatever cotton they receive directly to the individual producer. As in Broach, prices of individual sales are pooled for the purpose of calculating the sums due to the producers. The results of this system have been poor; a very small part of the produce is handled by the cooperative marketing societies.

In Kolhapur the main produce, sugarcane, is converted into 'gul' by the cultivators themselves, and the cooperatives have hardly any processing facility to offer. The cultivator then takes the processed commodity to shops located at the regulated market belonging to either private commission agents, or cooperative marketing societies or primary cooperatives. Where a producer who is a member of a primary society takes his produce to a marketing society, he carries with him a letter from the Chairman or Secretary of the primary society indicating the amount of the sale proceeds which are to be credited to the District Bank and paid to the producer respectively. There is no system of pooled price in operation, each consignment is dealt with separately and, the time lag between the receipt of the produce by the primary or the marketing society and of the sale proceeds by the producer is considerably smaller. Moreover, as the market for the commodity is stable, there is no need to average prices over a period.

Only about 23% of the total produce of the cultivators is marketed through the cooperative agencies. This seems to be, in some part due to the fact that the private commission agents who are small in number have old, well established connection with the sugarcane cultivators. However, in respect of their limited business, the cooperatives have done well; nearly 75% of the loans given by the primary societies are recovered through the marketing agencies.

The above review of the actual procedure of linking credit to marketing and the degree of success achieved so far leads one to the

conclusion that warehousing and processing facilities should go side by side to get the produce from the cultivators. And, for the purpose, the primaries, their executive committees and local supervisory committees have to be particularly vigilant. Leaving it entirely to the initiative of the individual members can work only if the right degree to cooperative spirit is there among all the members. As long as this stage is not reached, there is a definite need of some mechanism by which it can be ensured that all the produce really goes to the cooperative marketing society and does not reach the hands of the entrenched money-lender-trader class. It is also important to devise a system under which the cultivator has not to wait unnecessarily long to receive his full sale proceeds. Attempt should be made to give him as high a proportion as possible of his expected sale proceeds immediately after he hands over the produce; at present he gets only about 60% of the value of his produce, moreover he should not be charged interest on this amount. He feels it deeply that he has to pay interest on a part of the value of his produce which he has handed over to the society. The abolition of the interest charged even though it may require subsidising the primary societies in some measure, will remove a psychological barrier to the cultivators handing over, their produce to the cooperatives.

Recovery

Detailed data on the extent and timeliness of repayment could be collected only from 7 societies in Bhusawal taluka. They show that on 30th June, 1958 the overdues of the large societies and the small societies were 15.5% and 17.9% respectively on the amount outstanding. The former were thus only slightly better than the latter. But, as the following table shows, the distribution of overdues by length of time was very much in favour of the former.

	Total No. of loans overdue	% of loans overdue on 30-6-57 by period for which overdue		
		1 to 6 months	7 to 12 months	More than a year
Large Societies	77	71·4	—	28·6
Small Societies	101	35·6	2·0	62·4

The percentage of loans overdue for more than a year of the large society was less than half of that of the small society. Similarly, as the following table shows in the case of loans which were repaid after due date, the time-lag is less in large than small societies.

	Total No. of loans re-paid	% of loans repaid during 1957-58 by periods			
		on or before due date	1 to 6 months of due date	7 to 12 months	After one year
Large societies	226	82·3	10·6	2·6	4·4
Small societies	194	71·1	2·6	9·8	16·5

Supervision

The quality of inspection of the societies in the pilot projects varies greatly, from the inspector merely signing the cash book to rigorous inspection. Moreover the inspection is not frequent enough.

Supervisors have been appointed for supervising loan utilization by the Cooperative Department in addition to inspectors provided by the District Central Bank. They are given about 30 societies each. All societies, falling under audit categories 'A' and 'B' are to be inspected once a quarter and those falling under 'C' and 'D' once every six months. The size of the society is not taken into account.

Overlapping of Functions

The working of the Reserve Bank pilot projects reveals two important problems of overlapping. First, while it is generally accepted that production credit should be given to cultivators and others exclusively through primary cooperatives, in Broach, till very recently, the marketing cooperatives too had been participating in this business and getting credit from the District Central Bank on the basis of their loan statements. In 1956, the District Central Bank decided to stop this assistance. But though the decision was reiterated a number of times it was only in 1958 that the old practice was actually dropped. In East Khandesh, the issue has not been yet settled; in spite of official policy to the contrary, three marketing cooperatives out of five continue to advance production credit to producers. In one case, even the District Central Cooperative Bank has been approving the credit statements of the Marketing Society, though in another instance, the District Bank is powerless as the society is giving loans from its own funds. The marketing cooperatives maintain that they try to see that the producer does not receive production loans from them as well as from the primary society. There is, however, reason to believe that duplication does take place. In Kolhapur, where the Marketing Cooperatives used to advance loans directly to the individuals, the practice has been discontinued and only primary societies are expected to advance credits.

Another situation in which the two institutions overlap in their functioning is when a primary society takes up marketing. In Broach even now a large number of multipurpose societies are engaged in marketing. That this should be stopped has been agreed in principle by all concerned but the practice still continues. In East Khandesh, the question has not been even discussed across the table. Here some multipurpose societies belonging to 'A' and 'B' classes have been permitted from year to year to undertake marketing. In Kolhapur the primary societies were allowed recently to participate in marketing and to open shops in the regulated market. But this deviation is due to special circumstances. On the one hand, there is a need for a larger number of cooperative shops in the regulated market, if the turn of auction is to come to them sufficiently frequently. On the other, the existing regulations of the market do not permit the two marketing societies to add to the two shops they already have. These circumstances have obliged the primary cooperatives to open shops at the regulated market.

Overlapping of Jurisdiction

The pilot projects have also come up against the problem of overlapping jurisdiction. Such overlapping exists between different marketing societies as well as between large and small primary societies. In Broach, the success of the marketing cooperatives led the cooperative department to allow the formation of two marketing societies within a couple of miles of each other, with each society having a jurisdiction over villages within a radius of 7 miles. Similar overlapping exists in East Khandesh. Again, when large societies are formed, enough effort is not made to eliminate overlapping. In Kurhe, a large society was created where a credit society had been in existence and the office-bearers of the two societies resisted the efforts of the departmental officers to merge them into a single society. The Cooperative Act, no doubt, empowers the registering authority to effect amalgamation by resort to law in intractable cases. But so far this power has not been used. But though the shops belong to the primaries, they are actually run by the marketing societies.

Chapter VI

SUMMARY

Planning Process

1. Framing and Execution of Plans

1. This study is divided into two parts. The first part deals with the development of the planning process during the year preceding the enquiry at the block and the village levels though some references have been made to organisations at higher levels, particularly, the district. The second part deals with the block budget.

Altogether 38 blocks—17 Stage II and 21 Stage I—including C.D. blocks, were studied by 20 PEOs and their assistants. The number of districts covered by the survey is 35 and that of villages 190.

2. Almost every State has two organisations at the State level for framing and implementing the plans. One of these is made up of officials and the other of non-officials only or of both. Besides, Informal Consultative Committees have been set up in almost all States. Usually, a district has a single planning organisation, consisting of officials and non-officials. At the block level, too, there is, usually, only one organisation of a mixed type. About 90% villages have either statutory panchayats or some other institution, *e.g.*, the village planning association or the vikas mandal.

3. As the executive orders establishing the district and the block organisations usually define only the categories of persons who are eligible for membership, the total membership of these bodies and the proportion of non-officials vary widely from State to State and sometimes within the same State. The membership of the panchayats too varies from 5 to 30; more than two-third have fewer than 15 members each.

4. Generally speaking, the members of the district bodies are nominated. The Chairman is, in all instances, an official. The secretary too is an official except in 5 cases. The chairmen or presidents of 28 out of 38 block committees studied were officials. The secretaries of all block committees are BDOs. With some exceptions, the members of the panchayats are elected; the chairmen are also elected. The secretaries are generally paid officials.

5. The tenure of such district and block bodies as have prescribed it, varies from 1 to 3 years and from 1 to 5 years respectively. The panchayats have generally a term of 3 years.

6. The recommendations of the Mehta Committee have been largely accepted by most States, and almost all States have taken steps to vitalise the block committees. Some State Governments have taken steps to implement the recommendations of the Simla (1955) Conference and have given panchayats greater authority to plan and execute local works. All States have prescribed rules

fixing the frequency of the meetings of the district, the block organisations and the panchayats. But the meetings actually held by these bodies fell short of the norms laid down.

7. The targets for local development are, in most instances, received from above, and even where the local body plays some part in determining them, the role played by the non-officials seems to be passive. Nearly 4/5th of the block bodies approve the budgets in a formal manner, without a critical examination. The main function of the block bodies seems to be to break up the total allocation into those for the smaller units, the villages or VLW circles on an acreage or population basis.

8. In some areas a beginning has been made with an attempt to build up sections of the block plan on estimates prepared at the village level. Village plans are prepared in a good number of instances, mainly for agricultural items; but village organisations do not seem to play an active role in the planning process. However, in some areas, attempts have been made recently to develop village institutions especially the panchayats, as instruments for planning. But most panchayats are handicapped by lack of technical knowledge, lack of interest on the part of non-officials, paucity of funds and the habit of relying on higher bodies for direction and assistance.

9. So far, only a few tentative attempts have been made to build village plans on those for individual families. But the planning is still for the family rather than by the family. It is, however, a good beginning.

10. Quite a number of official measures have been taken to strengthen and enlarge the role of non-officials in the planning bodies at the various stages. The results achieved, however, are as yet far from satisfactory. The non-official member attends meetings less frequently than the official. The former does not play his proper role and the latter finds it difficult to divest himself of the responsibility for planning. The common villager, except in a few areas, is hardly interested in the planning effort.

11. The execution of plans is, in these circumstances, largely an administrative matter. Hence three administrative issues were selected for study: (*i*) the provision of staff and resources, (*ii*) the block budget and (*iii*) control of the departmental staff.

On the whole, the average block is better equipped than the non-block area in terms of the qualifications of its extension officers. Most of the BDOs are graduates and trained. The very large majority of the male SEOs, but only half the woman SEOs are graduates. A few among the latter have not even passed the school final examination. The staff is not considered adequate in strength in 40% of the blocks. A significant number of blocks do not have any officers in the fields of Panchayats, Industry, Animal Husbandry and Rural Engineering. In the same percentage of blocks one or more of all extension officers do not possess the prescribed qualifications. The proportion of qualified officers is low in animal husbandry and very low in rural engineering.

10% of the BDOs and 25% of the extension officers were absent from their blocks for more than a month during the preceding year. Only, in 13 blocks, the latter did enough or nearly enough touring.

The population and the number of villages per VLW vary widely in different blocks. Measured against the norms suggested by the Mehta Committee the VLW's charge is too large.

The system of dual control under which the departmental staff in the block is under the administrative control of the BDO, but under the technical control of superior departmental officers, has not yet been fully worked out everywhere; only some States have made the BDO the drawing and the disbursing officer for the other development departments. Similarly, only a few States have given the BDO some administrative control over the departmental staff. In most States reliance is placed chiefly on the periodic meetings of the officers of different departments to secure coordinated execution of the block programme. In some States, formal Committees have been set up for this purpose at the district and State levels.

2. *Finance—Budgets and Expenditure*

12. The budget of a block is a statement of its plan in financial terms. Block budgets are expected to be drawn up on the lines laid down by all-India schematic budgets. The actual budgets differ, however, too widely from the schematic and from year to year, to create an impression of careful planning at the top or the bottom.

13. About 33% of the yearly sanctioned amount remained unspent during 1956-57 to 1958-59. Nor did the distribution of actual expenditure conform to the sanctioned budgets. Rough and ready planning at the top seems to be matched by imperfect execution at the lower level.

Cottage Industries Report

Training Programme

1. Since their inception the fifteen projects studied by us had organised 285 training centres and trained 10,664 artisans. On an average, a project provided training for 10.6 persons per 100 artisan households in its area. Most centres had only basic courses, but some had organised refresher courses too.

2. Of the industries covered by the projects, only 9 were chosen by us for study. In no project was training given in two of these, *viz.*, the processing of foodgrains and the making of bricks. Moreover, the number of these 9 arts and crafts in which training was given varied from project to project. For example, while all projects provided for training in hand spinning; only 5 projects had it in oil-pressing.

3. 60 per cent of all trainees learnt hand spinning and they together with handloom weavers and tailors accounted for 84% of all trainees. It is difficult to say whether this concentration on crafts in a particular field fits in with the pattern of actual or prospective demand for the products of various rural industries.

4. 65% of the trainees had no previous association with the crafts they were taught, which does not tally with the general policy of concentrating on the artisan classes. One-third of the trainees did not complete the course, and of the two-third who did so, 56% went into crafts they were trained in, that is to say, only 37% of those who joined the centres for training took to them. The "wastage" seems fairly large, in particular when one notes that 55% of all trainees received stipends. Again, only 16 per cent of all trainees joined industrial cooperatives, which is a long way from the ideal of organising all trained artisans into cooperatives.

5. A random sample of 336 trainees in 7 crafts was chosen for detialed study. 60 per cent of them had joined these crafts after training. Of these 61% were working as independent artisans and 39% as employees.

6. A good proportion of these had joined the training centres because of the stipends that were available. The other motive that weighed with them was the prospect of improved earning or just the chance of making a bare living. The first motive was dominant with weavers and tanners and the second with spinners, oil pressers and metal workers.

7. Except among the handloom weavers, the recipients of stipends did not go into their crafts after training in proportionately larger numbers than other trainees.

8. The majority of the trainees were satisfied with the content, standard and duration of the training. But 59% of the trainees in tanning and 76% in metal goods crafts found the content unsatisfactory, while 91% of those receiving training in tanning, 50% in tailoring and the blacksmith's craft were dissatisfied with the duration of the courses. The trainees had, however, few positive suggestions for improvement to make.

9. The largest number of trainees considered that the main benefit they got out of the training was to have learnt improved designs and the use of improved tools. However, knowledge of superior designs and techniques does not seem to have helped them materially; the average craftsman's output increased little and his income still less.

10. Forty-three per cent of the trainees who had taken to these crafts after training received some assistance from the projects. About half of those who answered the query said that they wanted help in procuring equipment and raw material, about a quarter wanted financial aid and the same proportion help in getting jobs.

Loans Programme

11. Fifty-eight per cent of the assistance received by the projects from outside was in the form of loans. But there seems to be a wide disparity in the treatment of different projects and crafts; the amount of loan sanctioned varies greatly between projects and crafts both in absolute terms and as percentage of total assistance. It is difficult to say whether these variations conform to or represent the varying needs or prospects of different projects and crafts. They have at least, little relationship with the number of artisan households in the areas of the different projects, and seem to reflect rather

a lack of coordinated approach by the several All-India bodies concerned with the promotion of rural arts and crafts.

12. These broad conclusions are supported by a study of two random samples of borrowers selected for personal interview. This study shows that the loans given by the projects went mostly to persons belonging to a few crafts, *viz.*, weaving, the carpenter's and smith's craft and tailoring. Similarly, the largest proportion of borrowers from the cooperatives were weavers. Loans given by the Industries Department were less unevenly distributed among different crafts.

13. The loans received by the artisans work out to 40 per cent of their total investment in the crafts. On the average, the loans given by the cooperatives were smaller than those given by the projects or the Industries Department.

14. On the whole, the loanees invested more than 75% of the loans received by them in the crafts. Another 10 per cent was used for other productive purposes and the balance either used unproductively or not used at all.

15. The cooperatives were more prompt than the projects or the Industries Departments in disposing of applications and disbursing loans. Sixty one per cent of the loans sanctioned by the former were given out without delay and 95% within a month of the application. Sixty-six per cent to 85 per cent of the applicants for loans from the latter two institutions had to wait for two months or more.

16. The largest proportion of the loans was given against personal security. But 30% of the loans given by cooperatives and the projects were against land.

17. Only 12% of the loans given by the cooperatives were overdue at the time of the enquiry as against 45% given by the project and 35% by the Industries Department.

18. Thirty-one per cent of the loanees stated that the loans received by them had enabled them to set up as independent craftsmen. A good proportion was able to add to and improve their equipment and use better techniques and raw materials. But only 26% could increase their output, which is probably a result of the limited market for the products of their crafts.

Industrial Cooperatives

19. The number of industrial societies varies greatly from project to project, both absolutely and relatively to the number of artisan households in their areas.

20. Forty-four out of 94 societies studied have come into existence since 1956-57. Most of them were created by project officials or secretaries and presidents of existing societies, the chief motive being the grants and loans that were available from the Government.

21. The average society is small in size; only the handloom cooperatives had, on an average, 164 members per society. In some crafts, the membership per society was as low as 25. The funds at the disposal of the societies are small too, the owned funds and loans

received from outside amounting to only about Rs. 10,000 per society. The majority of presidents and cashiers had either no formal education or had read up to the primary standard only.

22. The average member is ill-informed about his society which simply reflects the small interest he takes in its affairs. The society is, in consequence, run by the functionaries and a few members.

23. The societies have not utilised, at all adequately, even the small funds at their disposal; the loans per member did not amount to even one-fifth of the loan assistance they had received from outside. And with the exception of the khadi societies, which helped almost all their members, the other societies assisted only 1 out of every 5 or 6 members to procure raw materials and tools and dispose of finished products.

24. Of this small fraction of members who got help from their societies, one sixth to one-third complained of the difficulty of getting the supplies in right quality, quantity and time and at fair price. A good number were dissatisfied with the arrangements for marketing their products through the societies. The secretaries of the societies too reported these difficulties. The societies wanted secure markets for their products and though many of them were producing against Government orders, this facility had not been extended to all products.

25. Improved tools and techniques could not be introduced effectively in many projects. In some instances, the equipment supplied was poor in quality. But generally speaking, extension efforts were insufficient, the training facilities were inadequate, and there was little "follow up".

Impact of the programme on the villages

26. Only in the case of khadi, did the projects make a substantial contribution to the spread of the industry as judged by the number of villages in which it was established. The impact of the projects in respect of the other 8 crafts under study was extremely limited.

27. Secondly, the proportion of artisans trained in different crafts in the selected villages, by the projects is, generally speaking, small. Only in the case of khadi and tailoring, appreciable additions were made. Similarly, the proportions of the different cratfsmen in the selected villages who were helped with loans in cash or kind are even smaller than those who received training.

28. The projects have, finally, the responsibility to set-up co-operatives for artisans. They seem to have made good progress in this respect; they have reached some artisans at least, in 253 out of the 267 selected villages. But, only small fractions of the members have received the benefit of cheap credit, organised sale and purchase of goods and organised procurement of raw materials, which the societies are expected to provide.

Administrative Coordination and Extension Service

29. When pilot projects were conceived, it was hoped that the various agencies, *viz.* the All India Boards and Commissions, the project agency (C.P.O (I) and B.D.O.) and the Industries Departments of the State Governments, which were concerned with the development of rural arts and crafts, would coordinate their programmes and activities at the field level. This objective, however, does not seem to have been realised sufficiently. The All India bodies seldom participate in framing the programmes of the projects, though, the C.P.Os (I) take into account their patterns of assistance in framing proposals. Only the Khadi and Village Industries Commission has a field agency of its own.

30. The relative status, functions and responsibilities of the C.P.O (I) who is formally responsible for the administration of the programme and the officers of the industries Department in respect of the control over the training schemes and power to grant assistance to individuals and cooperatives have not been clearly defined, and coordinated.

31. The relation of the C.P.O (I) and the B.D.O. too requires clarification and putting into order. The two officers belong to two different departments of the State Government, the one to Industries and the other to Development Department. They have also different jurisdictions, the C.P.O. is in charge of 3 blocks, while each B.D.O. looks after only one block in the project area.

32. To solve these problems, the overall scheme of pilot projects had provided for the setting up of Project Action Committees which could cooperate with the Block Advisory Committees in regard to the Industrial projects. But, the former are reported to be functioning in only 6 out of 15 projects; and the latter generally do not show interest in the industrial programme. The C.P.O (I) and the B.D.O. concern themselves with industrial and non-industrial activities respectively and there is hardly any coordination of the two parts of the programme for area development.

33. It was expected that industrial plans for the projects which, for obvious reasons, had to cover more than one block, would at least be based upon plans for the constituent blocks. But, in practice, the programmes of the pilot projects are mainly the handi-work of the C.P.O (I), who is not, however, always even a member of the B.A.C. Hence the programmes do not necessarily reflect the expressed needs of the local people, or an assessment by them, of the resources and possibilities of the area.

34. According to the Pilot Project Scheme after the programme is drawn up by the C.P.O. (I), it is sent to the State Government for scrutiny and approval. Thereafter, it is considered by the State Action Committee (now called State Coordination Committee) in which the various All India bodies are represented by their Regional Officers. Lastly, the approved schemes are sent to the All India Bodies for final sanction. The arrangement made and the procedure laid down for the scrutiny, approval and sanctioning of the schemes are logical;

but, in practice, they have, in some cases, caused inordinate delay, because either the Boards insisted on a rigid interpretation of their rules and strict adherence to their pattern of assistance or, the State Governments hesitated too long over making the matching contribution. Some C.P.Os (I) felt that the insistence on set patterns prepared at the All India level was not compatible with the efficient use of the resources made available by the Boards to meet the varying requirements of different areas.

35. The Union Ministry of Commerce & Industry had sanctioned three group level organizers for rural industries in each block on condition that the State Government agreed to bear half the cost of employing them. While all the 15 projects studied by the P.E.O. had industrial extension officers at the project level, only 3 had group level organizers.

36. Most C.P.Os (I) expressed the need for properly trained industrial extension agents at the village level. The V.L.Ws. could not, in their opinion, meet the need partly because they were multi-purpose workers with jurisdiction over about 10 villages and partly because, in the current set-up, they were either not available for industrial extension work or did it half-heartedly or limited themselves to promoting industrial cooperatives and reporting on general industrial progress. Moreover, while area-based pattern of extension work is suitable for agriculture which is more or less evenly spread over all villages it does not fit in with the requirements of non-service rural arts and crafts like handloom weaving, brick making, etc., which are concentrated, in some measure, in a few villages in a project.

37. The full coordination of the work of V.L.W. and the group level industrial organizers would have to await adjustment of the relation between the C.P.O (I) and the B.D.O. Meanwhile, the V.L.W. may be made responsible for the service crafts which are to be found in almost all the villages, while the group level industrial organizer would concentrate on the other crafts which are unevenly distributed.

Social Education Study

Introduction

1. The study was conducted in 18 blocks and 14 non-block areas. In each block and non-block area, 5 villages were chosen at random. 9 of the selected blocks are CD, 8, Stage I and 1, Stage II. The blocks differ greatly in area, number of villages, population and extent of literacy of the people.

More villages in the CD blocks which had a longer existence and more of the intensive phase than in the Stage I blocks had the various types of institutions for social education except the community centres. The higher percentage of community centres in the Stage I blocks is, however, due to the abnormally high figure for one selected block in Orissa.

2. A good number of villages in the average block do not have any institution for social education.

3. Only three institutions, *viz.*, adult literacy centres, community centres, and village leaders' training camps have been selected for study.

4. The block staff for social education is extremely inadequate and the work is divided very unequally between the male and the female SEOs. Finally, both types of SEOs are transferred too frequently.

Adult Literacy

5. On an average, adult literacy centres had been set up in 62% of the selected villages in the block and 13% in the non-block areas and 2 to 3 courses were held per centre in both areas.

6. Villages in which high castes preponderate had proportionately more literacy centres than those in which the low castes formed the majority of the population. Again, there were proportionately more centres in the villages having a moderate extent of literacy than in others.

7. The teachers in the block areas were generally less educated than their counterparts in non-block areas. 6% of the teachers in the blocks and 13% in the non-block areas worked in an honorary capacity. About 30% of the salaried teachers in both areas were not paid their salary regularly.

8. A large proportion of the centres held only 1 course each and a high percentage were of short duration. On an average, the attendance per course in both areas was about 20. The standard of courses aimed at these centres is usually lower than the primary. Education was made available to the people either free or at a nominal cost.

9. Tests were held in some areas but not in others. Of those who took tests, 74% passed in the block and 49% in the non-block areas. Assuming the same percentage of passes in the areas where no tests were held, about 3% of the population in the blocks and about 2% in the non-block villages was made literate.

10. The total number of respondent households was 795 and 107 respectively in the block and the non-block areas. A larger proportion of them had joined these centres in the non-block than in the block areas. But 19% of the non-participants in the block and 12% in the non-block areas did not know of the programme. 68% and 76% respectively stated that they had not been approached by any one to join the courses. In both the areas, a larger proportion of respondents in the ages 30 and below and among the literates joined these classes. Among the illiterates a much larger proportion joined in the non-block than in the block area. On the other hand, proportionately more among the agricultural labourers and the low castes took advantage of these classes in the block than in the non-block area.

11. The percentage of participants who failed to make appreciable progress was the highest in both areas among those who had attended courses for less than 3 months. At both centres, persons in ages 35 and above did better in reading and writing than those in the

younger ages but the latter did somewhat better in arithmetic in the block area. Similarly the low castes did better in reading and writing but less well in arithmetic than the high castes.

12. Appreciable proportions of those who had gone through the courses, especially those who had acquired a lower standard of knowledge in both areas had deteriorated in different subjects.

13. The follow-up arrangements in the blocks compare favourably with those in the non-block areas.

Of those who joined these classes, 57% in the block derived some lasting benefit. The proportion was much lower in the non-block areas.

14. The large majority of those who joined these centres considered the syllabus useful, the method of teaching interesting and the time and season convenient.

Community Centres

15. A much larger proportion of villages in the blocks have community centres than in the non-block areas. The proportion of villages which had community centres is higher in the high caste than in the low caste villages. It is also higher in villages with higher percentages of literate persons.

16. Community centres are generally run by panchayats or informal groups of individuals. The buildings of community centres were found in good condition in all centres but in about a third of the centres of both areas, the equipment had not been properly maintained. Public participation in the non-block areas in the construction, equipment and maintenance of community centres seems to be distinctly greater than in the blocks.

17. Libraries and radios are found more frequently at the centres than other institutions and programmes. Very small proportions of block centres have reading rooms or the games programme, while the non-block centres have no group discussions or cultural programmes.

18. 37% of the respondents in the blocks and 47% of those in the non-block areas participated in the community centres. A large proportion of the respondents had not been contacted by the staff for explaining the purpose of these centres. However, most respondents knew about these centres. Lack of time, lack of interest and unsuitable location are the chief reasons advanced for not participating in these programmes.

19. The average attendance is poor at all programmes. Centres having their own buildings and those run by the panchayats in the block and by informal groups of villagers in the non-block area show more life.

20. Those who are better-off in the rural society in terms of literacy, social and economic position took greater advantage of these centres.

21. Most centres have only 2 or 3 programmes. In the blocks the radio attracts the largest proportions, followed by the cultural

programme and the library respectively. In the non-block areas also, the participants show a high preference for the radio and the library. The participants belonging to the lower strata are proportionately more enthusiastic.

22. The desire for knowledge seems to be fairly widespread. Where more than one programme is available, the participants have shown a distinct bias in favour of educational programmes. 70% of the replies given by participants in the blocks and 50% of those in the non-block areas cited education as the benefit which they thought they got out of the programme.

23. Very few participants had suggestions to make for adding to the programmes. But the majority of suggestions for improvement related to the educational rather than the recreational programmes.

Village Leaders' Training Camps

24. 27 camps were held during the year preceding the enquiry in 25 out of 85 selected villages in 17 blocks. The camps lasted from 1 day to a week; but most camps were held for 3 days only. On an average, 37 persons attended the camps. They were almost all cultivators and most of them were in ages 35 and above. About a third were members of panchayats and cooperatives.

25. Soical education was a small part of the total activities of these camps and it is not possible to say whether it could have affected the outlook of the participant leaders.

Impact of the Social Education Programme

26. Majority of the respondents (65%) had no understanding of the aims and objectives of the social education programme; of the 35% who had some understanding, only one-fifth had good understanding.

27. A high proportion (69%) of the respondents in the ages '30 and below' had a good understanding of social education, as compared with 20% for all the respondents. The caste composition of the respondents in a block seems to have little relation with the extent of understanding of social education among them. But this is related significantly to the extent of literacy among the respondents.

28. Those who participated in the adult literacy classes or community centres have a better understanding of social education than the general body of villagers.

29. The percentages of respondents having progressive views on social questions are almost uniformly higher in the blocks than in the non-blocks areas. Similarly, the leaders in the block villages appear to be more progressive than the general body of respondents, and also their counterparts in the non-block areas.

30. Further, on almost all issues, the more of the literate among the respondents in the block and the non-block areas have liberal views than the illiterate. Again, in a good number of instances, the low-caste villagers have higher percentages having advanced attitudes than the high-caste.

31. If allowance is made for the differences between blocks and non-block areas in respect of the two significant factors—literacy and caste composition—the special contribution, if any, of the social education programme to the progressive outlook of the villagers in the blocks is considerably reduced.

32. The participants are, as one may expect, ahead of the non-participants in their views on all the listed social issues. But there are more literate persons among the participants and in view of the high correlation between literacy and understanding of social education, it is difficult to ascribe to the programme as such a significant role in moulding their views.

33. The evidences are not all in favour of the literate person having more advanced views than the illiterate on social questions, but they are sufficient to lend support to the inference about the influence of literacy on a person's views and attitudes. It is the extent of literacy among the village people rather than the social education programme which seems to be much more the important factor influencing the outlook of the rural people.

Cooperative Study

The main findings of the study are summarised below :

1. Most of the large societies studied are of recent origin. They were either newly created or formed by the amalgamation or reconstitution of small societies.

2. The large societies are all organised on the basis of limited liability, while in the majority of the small societies, the individual member's liability is unlimited. The average large society has a membership of 418 persons and covers 11 villages while the average small society has 64 members and covers 2 villages. The former has again a share capital of Rs. 14,232 as compared with the share capital of Rs. 1,921 of the latter. The large society is thus on an average 5 to 7 times as large as the small society in terms of membership, area covered and share capital.

3. Large societies are supposed to represent "not cooperation alone but cooperation in conjunction with Government". The State Governments are expected to contribute to their share capital. They have nominees on their board of directors. The general practice is to give to these nominees the right to appeal to the Government against the decisions of the general body or the board of directors. Twenty out of the 33 large societies covered by the present study had received government contribution amounting to 28.4% of their share capital. No such aid has been extended to the small societies.

4. Almost all of the large societies have full-time paid secretaries whereas only about 30% of the small societies have such executives. The Secretaries and Presidents of the large units are better educated than their counterparts in the small societies.

5. Neither category of society has as yet covered even a fourth of the households in their jurisdiction, and the large societies have hardly done better than the small.

6. The large societies have not reached the smaller cultivators more than the small; in fact, small cultivators constitute a smaller

proportion of the membership of the large societies, than of the small.

7. The large societies seem to have attracted the landless workers much more than the small society but the data on this category of members should be interpreted with great caution as in some instances members who are well-off and do not resort to borrownig as well as small traders have been classified as landless persons.

8. The proportion of small cultivators and landless labourers is not higher among the new members of the large societies than among the old.

9. The principles followed in fixing the Maximum Credit Limit (M.C.L.) of members vary from area to area. In a number of blocks the M.C.L. is higher for members of large societies than of the small ones. Right in land remains the most important consideration taken into account in setting the limits. The discrimination in favour of land-owners against tenants persists and the large society is not better than the small societies in this respect. Only in a few cases is the credit limit related to the crop produced and even in these cases little attention seems to have been paid to the cost of cultivation or the productive requirements of the borrower. The loan application forms do not even ask the borrower relevant information. Further there is no instance in our sample, outside the Reserve Bank pilot project areas, in which credit has been linked with marketing.

10. Though during the two years 1957 and 1958 the proportions of members receiving loans from both the categories of societies remained more or less the same. the amount per member receiving loan from the large societies was somewhat higher.

11. There exists no significant difference between the types of security against which loans are advanced by both categories of societies; land and personal sureties covered 92% of the loans issued by the large society and 99% of the small society in 1958. There was a sizeable decline from 9.4% in 1956-57 to 3.3% in 1957-58 in the loans advanced against produce by large societies.

12. In both categories of societies a smaller percentage of the small cultivators than of the big farmers could secure loans from the societies, in the three years 1956 to 1958. The large societies do not have a better record than the small.

13. The large society has a better record than the small in respect of overdues. On the other hand, out of the total loans repaid higher percentage has been repaid within due date in the case of small societies.

14. The departmental staff, the supervisors of the Central Banks as well as secretaries, the members of the executive or supervisory committees have given small attention and time to supervising the use of loans by the borrowers.

15. Though the local supervisory committees have been recommended for large societies which cover a large number of

villages, only three centres out of 18 reported the existence of such committees and only at one centre, Goverdhan, U.P., some useful work has been done.

16. Inspection of cooperative societies is often done perfunctorily, and supervisors/inspectors neglect extension work. Auditing, however, has been better attended to; only 9% of the large and 5% of the small societies report there had been no auditing.

17. The large societies have about six times as much fund as the small and they lend out a higher proportion of the same. This relatively strong position of the former, is in part due to government participation and in part to, the selection of the better among the small societies for amalgamation or expansion.

18. The large societies are able to attract more deposits than the small, but the deposit per member in the large society was only Rs. 19.

19. Both the categories of societies depend largely on aid from outside. But while the small society receives that aid entirely in the form of loans from the central bank on which it has to pay interest, the large society gets considerable help in the form of state contribution to its share capital.

20. Large societies which cover wider areas were expected to have a larger supply of local talent to draw upon for the position of Presidents and Secretaries. But the proportion of existing incumbents who seem to have become semi-permanent in their posts is as big in the large society as in the small.

21. The multi-village large societies tend to be dominated by their headquarters villages. In a number of instances large and medium landlords dominated the committee and in a few instances either money-lenders or money-lender-*cum*-landlords occupied positions of power and manipulated the operations of the societies in their favour.

TABLES

List of tables on the Study of Cottage Industries in the Pilot Projects

Sl. No.	Heading
1.	General details of Pilot Projects.
2.	Details of all persons who have completed training upto the date of enquiry since inception of the project.
3.	Sample trainees for Handloom weaving industry.
4.	Sample trainees for Khadi Spinning industry.
5.	Sample trainees for Oil Ghani industry.
6.	Sample trainees for Carpentry & Smithy industry.
7.	Sample trainees for Leather & Tanning industry.
8.	Sample trainees for Tailoring industry.
9.	Sample trainees for Metal Works industry.
10.	Distribution of all loanees in the frame for selection, by amount groups.
11.	Membership and funds—Handloom Cooperatives (Sample).
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13.	Membership and funds—Cooperatives for processing of Foodgrains (Sample).
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16.	Membership and funds—Cooperatives for Tanning and Leather works (Sample).
17.	Membership and funds—Tailoring Cooperatives (Sample).
18.	Membership and funds—Cooperatives for Brick Kilns (Sample).
19.	Membership and funds—Cooperatives for Metal Works (Sample).

TABLE 1—*General Information*

Item	STATE/			
	Andhra Kakinada	Andhra Mulug	Bihar/ Bihar-sharif	Bombay/ Manvadar
1	2	3	4	5
1. No. of artisan households in the project area	22,920	1,290	11,910	3,944
2. Total funds sanctioned for all industries	7,12,897	4,43,132	27,41,664	12,68,150
3. Funds sanctioned per 1000 population (Rs.)	971·6	9,757·8	6,477·6	6,604·9
4. Funds sanctioned per 100 artisan households (Rs.).	3,110·4	34,351·3	24,501·0	32,158·9
5. Percentage funds available for 9 industries	45·2	32·0	75·4	27·3
6. Of the total amount sanctioned for 9 industries :				
Percentage sanctioned for				
(i) Handloom	11·8	70·7	57·3	100·0
(ii) Khadi	77·3	..	1·6	..
(iii) Processing of food grains	..	11·0	4·4	..
(iv) Oil ghani	..	..	3·2	..
(v) Blacksmithy and carpentry	..	..	14·0	..
(vi) Tanning and Leather	..	18·3	4·0	..
(vii) Tailoring	10·9	..	2·7	..
(viii) Brick Kilns	..	..	0·7	..
(ix) Metal works	..	..	12·1	..
7. Of the total sanctioned for 9 industries : (Percentage sanctioned) (Loans and grants) by				
(i) State	10·9	0·0	84·1	0·0
(ii) Boards and Commissions	89·1	100·0	15·9	100·0

about Pilot Projects.

PROJECT							
Kerala/ Neyyattinkara	Madhya Pradesh/ Sehore	Madras/ Erode	Mysore Ramanagram	Orissa/ Russelkonda	Punjab/ Batala	Punjab/ Dhuri	Rajasthan/ Sanganer
6	7	8	9	10	11	12	13
N.A.	4,000	14,249	2,200	4,700	16,738	N.A.	3,290
35,36,304	4,66,973	25,61,694	4,51,388	3,59,847	3,01,745	2,72,710	9,19,132
8,616·5	2,497·2	4,094·6	1,722·9	1,517·0	887·4	836·0	5,325·8
N.A.	11,674·3	17,978·1	20,517·6	7,656·3	1,802·8	N.A.	27,937·1
61·7	84·3	87·3	41·9	76·3	66·1	79·4	51·2
83·4	27·6	13·4	10·6	19·7	47·7	60·6	28·0
4·8	11·4	7·3	26·5	..	14·8	..	..
0·6	..	2·5	..	27·2	..	..	3·2
1·2	3·8	5·6	9·6	12·4	6·5	..	1·4
4·2	42·8	2·1	43·9	..	..	39·4	24·6
1·3	..	13·2	4·0	31·8	31·0	..	42·8
4·5	14·4	0·4	5·4	..	..	..	..
..	..	..	..	..	..	..	..
..	..	55·5	..	8·9	..	..	..
7·8	38·7	17·7	56·4	0·0	0·0	0·0	10·1
92·2	61·3	82·3	43·6	100·0	100·0	100·0	89·9

TABLE 1—*contd.*

Items	STATE/PROJECT		
	Tripura/ Nutanha-veli	Uttar Pradesh/ Deoband	West Bengal Baruipur
1	14	15	16
1. No. of artisan households in the project area . .	2,737	3,200	1,402
2. Total funds sanctioned for all industries : . . .	18,49,296	3,40,855	5,27,262
3. Funds sanctioned per 1000 population (Rs.) . .	18,679·7	3,277·5	4,277·4
4. Funds sanctioned per 100 artisan households (Rs.) .	67,566·5	10,651·7	37,607·8
5. Percentage funds available for 9 industries : .	54·5	50·5	31·6
6. Of the total amount sanctioned for 9 industries :.			
Percentage sanctioned for			
(i) Handloom	4·6*	9·5	39·8
(ii) Khadi	0·8	..	..
(iii) Processing of food grains	9·2	..	..
(iv) Oil ghani	8·7	..	..
(v) Blacksmithy and carpentry	44·2	..	57·0
(vi) Tanning and Leather works . . .	5·6	90·5	..
(vii) Tailoring	..	..	..
(viii) Bricks Kilns	..	..	3·2
(ix) Metal works	26·9	..	..
7. Of the total sanctioned for 9 industries :			
(Percentage sanctioned)			
(Loans and grants) by			
(i) State	31·8	9·5	8·0
(ii) Boards and Commissions	68·2	90·5	92·0

TABLE No. 2—*Data on persons who had completed training up to the date of enquiry*

State and project	Total No. of training Centres.	No. trained: Average number trained per centre: Basic training	No. trained: Average number trained per centre: Refresher training	No. trained: Per 100 artisan households: Basic	No. trained: Per 100 artisan households: Refresher	No. trained: Per 100 artisan households: Total	% of trainees who completed training to those joined	% of trainees who are in the craft after training to total trained: Basic	% of trainees who are in the craft after training to total trained: Refresher	% of trainees who are in the craft after training to total trained: Total	% of trainees who have become members of industrial cooperatives after training	% of trainees who: Had been pursuing the craft before training	% of trainees who: Fresh in the line but have this as family craft	% of trainees who have received stipend, during training: Basic	% of trainees who have received stipend, during training: Refresher	% of trainees who have received stipend, during training: Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Andhra—Kakinada . . .	57	34	1	8·4	0·2	8·6	N.A.	79·0	100·0	79·1	3·4	7·3	0·1	N.A.	N.A.	N.A.
2. Andhra—Mulug . . .	10	17	3	13·3	2·3	15·7	93·1	72·1	100·0	76·2	23·3	33·7	14·9	27·3	43·3	29·5
3. Bihar—Bihar Sharif . . .	18	25	6	3·7	0·9	4·7	67·1	28·9	94·7	42·2	26·7	17·4	43·5	62·7	92·6	67·1
4. Bombay—Manavadar . .	7	133	2	23·7	0·4	24·0	100·0	N.A.	N.A.	N.A.	N.A.	..	35·6	100·0	100·0	100·0
5. Kerala—Neyyattinkara . .	14	25	..	N.A.	..	N.A.	87·0	94·1	..	94·1	43·2	72·6	..	28·8	..	28·8
6. Madhya Pradesh—Sehore . .	8	22	2	4·4	0·5	4·8	97·5	N.A.	100·0	N.A.	1·0	10·4	..	100·0	100·0	100·0
7. Madras—Erode	12	3	266	0·3	22·4	22·7	99·5	33·3	42·3	42·2	37·6	N.A.	N.A.	100·0	8·6	9·7
8. Mysore—Ramanagaram . .	33	10	..	14·8	..	14·8	82·1	48·3	..	48·3	59·7	2·5	3·4	100·0	..	100·0
9. Orissa—Russelkonda . .	6	91	..	11·6	..	11·6	100·0	33·8	..	33·8	N.A.	0·2	17·4	100·0	..	100·0
10. Punjab—Batala	29	17	..	2·7	..	2·7	92·6	84·7	..	84·7	..	75·0	1·0	71·1	..	71·1

TABLE 2—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
11. Punjab—Dhuri	17	31	..	N.A.	..	N.A.	77·5	51·1	..	51·1	0·2	N.A.	N.A.	77·5	..	77·5
12. Rajasthan—Sanganer	14	16	..	6·9	..	6·9	97·4	69·7	..	69·7	57·0	38·2	10·1	82·0	..	82·0
13. Tripura—Nutanhaveli	12	26	..	11·5	..	11·5	85·1	48·1	..	48·1	43·0	7·6	2·0	65·9	..	65·9
14. Uttar Pradesh—Deoband	43	16	..	21·1	..	21·1	100·0	48·7	..	48·7	11·1	61·1	N.A.	100·0	..	100·0
15. West Bengal—Baruipur	5	18	..	6·4	..	6·4	84·9	34·4	..	34·4	14·4	27·8	..	46·2	..	46·2
TOTAL	285	25	12	6·9	3·7	10·6	88·6	62·2	45·2	56·2	23·8	22·0	12·5	79·6	12·8	55·4

N.A.—Not Available.

TABLE No. 3—*Details of sample trainees for Handloom Weaving Industry*

State and Project*	Total No. of sample trainees: Basic	Total No. of sample trainees: Refresher	Amount of stipend per trainee per month (Rs.): Basic	Amount of stipend per trainee per month (Rs.): Refresher	Reasons for joining training: Total trainees giving some reason	Reasons for joining training: To earn living	Reasons for joining training: To learn the craft	Reasons for joining training: To learn improved techniques	Reasons for joining training: To better prospects	Reasons for joining training: Others	% of trainees going to the craft out of those receiving stipend	% of trainees going to the craft out of those not receiving stipend	% of trainees saying training adequate in respect of: Content	% of trainees saying training adequate in respect of: Standard	% of trainees saying training adequate in respect of: Scope for practical experience	% of trainees saying training adequate in respect of: Period
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Andhra—Mulug . . .	10	6	15·0	20·0	16	2	9	4	..	1	90·0	100·0	100·0	100·0	100·0	93·7
2. Bombay—Manavadar . .	8	..	25·0	..	8	..	2	5	1	..	100·0	..	62·5	75·0	62·5	50·0
3. Madhya Pradesh—Sehore . . .	..	8	..	16·2	8	..	1	6	..	1	87·5	..	37·5	87·5	87·5	75·0
4. Punjab—Dhuri	8	..	33·8	..	8	3	..	5	..	..	75·0	..	100·0	75·0	87·5	87·5
5. Rajasthan—Sanganer . .	8	..	40·0	..	8	..	..	8	..	..	100·0	..	..	100·0	62·5	12·5
ALL PROJECTS .	34	14	28·0	14·4	48	5	12	28	1	2	90·5	100·0	66·6	89·5	83·3	68·7

*Only those projects are listed where the training programme exists. ..

TABLE No. 4—*Details of sample trainees for Khadi Spinning Industry*

State & Projects*	Total No. of sample trainees.		Amount of stipend per trainee per month (Rs.)		Reasons for joining training						% of trainees going to the craft out of those receiving stipend.	% of trainees going to the craft out of those not receiving stipend	% of trainees saying training adequate in respect of			
	Basic	Refresher	Basic	Refresher	Total trainees giving some reason	To earn living	To learn the craft	To learn improved techniques	To better prospects	Others			Content	Standard	Scope of practical experience	Period
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Andhra—Kakinada	8	..	7·5	..	8	..	8	..	..	..	50·0	..	87·5	87·5	87·5	75·0
2. Andhra—Mulug	8	..	6·7	..	8	..	5	..	2	1	50·0	16·7	87·5	87·5	75·0	87·5
3. Bihar—Bihar Sharif	11	5	18·2	22·2	16	..	9	1	5	1	62·5	..	87·5	93·7	87·5	68·7
4. Bombay—Manavadar	8	..	9·2	..	7	..	5	2	..	..	75·0	..	87·5	75·0	75·0	87·5
5. Orissa—Russelkonda	8	..	6·7	..	8	..	7	..	..	1	50·0	..	87·0	75·0	87·5	62·5
6. Punjab—Batala	8	..	6·7	..	8	..	1	1	6	..	37·5	..	100·0	100·0	87·5	100·0
7. Punjab—Dhuri	8	..	6·7	..	8	7	1	..	..	..	75·0	..	100·0	100·0	100·0	100·0
8. Tripura—Nutanhaveli	8	..	21·4	..	8	4	4	..	..	..	57·1	100·0	25·0	75·0	25·0	25·0
ALL PROJECTS	67	5	11·0	22·2	71	11	40	4	13	3	58·5	28·6	83·3	87·5	79·1	75·0

*Only those projects are listed where the training programme exists.

TABLE No. 5—*Details of sample trainees for Oil Ghani Industry*

State and Project*	Total No. of sample trainees: Basic	Total No. of sample trainees: Refresher.	Amount of stipend per trainee per month (Rs): Basic	Amount of stipend per trainee per month (Rs): Refresher	Reasons for joining training: Total trainees giving some reason	Reasons for joining training: To earn a living	Reasons for joining training: To learn the craft	Reasons for joining training: To learn improved techniques	Reasons for joining training: To better prospects	Others	% of trainees going to the craft out of those receiving stipend	% of trainees going to the craft out of those not receiving stipend	% of trainees saying training adequate in respect of: Content	Standard	Scope of practical experience	Period.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Madras—Erode . .	8	—	30·0	—	8	..	5	—	—	3	—	—	100·0	100·0	100·0	100·0
2. Punjab—Dhuri . .	8	—	40·0	—	8	6	1	—	—	1	50·0	—	87·5	100·0	100·0	100·0
ALL PROJECTS . .	16	—	35·0	—	16	6	6	—	—	4	25·0	—	93·7	100·0	100·0	100·0

*Only those projects are listed where the training programme exists.

TABLE No. 6—*Details of sample trainees for Blacksmithy and Carpentry Industry*

State and Project*	Total No. of sample trainees		Amount of stipend per trainee per month (Rs.)		Reasons for joining training						% of trainees going to the craft out of those receiving stipend	% of trainees going to the craft out of those not receiving stipend	% of trainees saying training adequate in respect of			
	Basic	Refresher	Basic	Refresher	Total trainees giving some reasons	To earn a living	To learn the craft	To learn improved techniques	To better prospects	Others			Content	Standard	Scope of practical experience	Period
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Andhra—Mulug	3	5	20·0	20·0	8	..	..	8	..	..	..	..	87·5	100·0	87·5	62·5
2. Bihar—Bihar Sharif	6	10	17·9	31·1	15	..	6	9	..	..	..	..	75·0	87·5	87·5	43·7
3. Kerala—Neyyatinkara	7	..	20·0	—	7	5	..	1	1	..	..	..	57·1	57·1	71·4	85·7
4. Madhya Pradesh—Sehore	12	..	24·4	..	12	4	5	2	..	1	..	..	83·3	75·0	25·0	66·7
5. Mysore—Ramanagaram	4	..	21·0	..	4	2	2	..	..	..	..	..	25·0	50·0	25·0	0·0
6. Orissa—Russelkonda	8	..	18·2	..	8	..	..	8	..	..	..	..	87·5	87·5	87·5	62.5
7. Rajasthan—Sanganer	3	..	75·0	—	3	2	..	1	..	..	..	..	100·0	100·0	100·0	100·0
8. Tripura—Nutanhaveli	8	..	29·4	..	8	..	1	..	7	..	..	..	50·0	62·5	50·0	0·0
9. Uttar Pradesh—Deoband	16	..	23·8	..	16	5	4	..	7	..	..	..	75·0	87·5	81·2	31·2
10. West Bengal—Baruipur	8	..	20·0	..	8	8	..	..	..	..	..	..	0·0	87·5	82·5	62·5
ALL PROJECTS	75	15	24·4	27·4	89	26	18	29	15	1	..	..	66·6	81·1	68·8	48·8

*Only those projects are listed where the training programme exists.

TABLE NO. 7—*Details of sample trainees for Tanning & Leather Industry*

State & Project*	Total No. of sample trainees		Amount of stipend per trainee per month (Rs.)		Reasons for joining training						% of trainees going to the craft out of those receiving stipend	% of trainees going to the craft out of those not receiving stipend	% of trainees saying training adequate in respect of			
	Basic	Refresher	Basic	Refresher	Total trainees giving some reason	To earn living	To learn the craft	To learn improved techniques	To better prospect	Others			Content	Standard	Scope for practical experience	Period
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Punjab—Batala	8	..	12·9	..	8	3	..	..	5	..	25·0	..	0·0	37·5	87·5	0·0
2. Tripura—Nutanhaveli . . .	16	..	22·1	..	16	..	2	..	14	..	50·0	50·0	50·0	87·5	75·0	6·2
3. U.P.—Deoband	8	..	25·0	..	8	..	..	5	3	..	50·0	..	62·5	100·0	100·0	25·0
All Projects	32	..	20·3	..	32	3	2	5	22	..	42·9	50·0	40·6	78·1	84·3	9·3

*Only those projects are listed where the training programme exists.

TABLE No. 8—*Details of sample trainees for Tailoring Industry*

State & Project*	Total No. of sample trainees		Amount of stipend per trainee per month (Rs.)		Reasons for joining training						% of trainees going to the craft out of those receiving stipend	% of trainees going to the craft out of those not receiving stipend	% of trainees saying training adequate in respect of			
	Basic	Refresher	Basic	Refresher	Total trainees giving some reason	To earn living	To learn the craft	To learn improved techniques	To better prospects	Others			Content	Standard	Scope for practical experience	Period
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Andhra—Kakinada . . .	8	..	..	..	7	..	6	1	..	..	..	62·5	100·0	62·5	50·0	75·0
2. Andhra—Mulug . . .	8	..	16·0	..	8	..	4	..	4	..	100·0	100·0	75·0	100·0	100·0	100·0
3. Bihar—Bihar-Sharif . . .	6	2	15·0	45·0	8	..	5	3	..	..	100·0	..	75·0	100·0	75·0	37·5
4. M. Pradesh—Sehore . . .	8	..	21·9	..	8	..	6	2	..	..	37·5	..	75·0	100·0	0·0	25·0
5. Mysore—Ramanagaram . .	5	..	11·2	..	5	..	5	..	..	..	80·0	..	20·0	80·0	80·0	80·0
6. Punjab—Batala . . .	8	..	..	..	8	..	1	2	1	4	..	50·0	37·5	75·0	100·0	0·0
7. Tripura—Nutanhavali . . .	8	..	25·0	..	8	..	..	..	8	..	25·0	..	50·0	100·0	50·0	25·0
8. U.P.—Deoband	8	..	17·0	..	8	..	6	..	2	..	40·0	33·3	25·0	25·0	62·5	50·0
ALL PROJECTS	59	2	18·5	45·0	60	..	33	8	15	4	61·5	59·1	59·0	80·3	63·9	47·5

*Only those projects are listed where the training programme exists.

TABLE No. 9—*Details of sample trainees for Metal Works Industry*

State & Project*	Total No. of sample trainees		Amount of stipend per trainee per month (Rs.)		Reasons for joining training						% of trainees going to the craft out of those receiving stipend	% of trainees going to the craft out of those not receiving stipend	% of trainees saying training adequate in respect of			
	Basic	Refresher	Basic	Refresher	Total trainees giving some reason	To earn living	To learn the craft	To learn improved techniques	To better prospects	Others			Content	Standard	Scope for practical experience	Period
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Kerala—Neyyattinkara . . .	9	..	20·0	..	9	8	1	..	..	..	..	..	33·3	77·7	88·8	100·0
2. U. Pradesh—Deoband . . .	8	..	25·0	..	8	7	1	..	..	..	..	..	12·5	37·5	12·5	12·5
ALL PROJECTS .	17	..	22·4	..	17	15	2	..	..	..	..	..	23·5	58·8	52·9	58·8

*Only those projects are listed where the training programme exists.

TABLE NO. 10—*Distribution of all loanees in the frame for selection, by amount of loan received.*

Item	Industry													
	Handloom						Khadi	Processing of food grains	Oil ghani					
	Andhra—Kakinada	Andhra—Mulug	Bombay—Manavadar	Uttar Pradesh—Deoband	West Bengal—Baruipur	All projects	Andhra-Mulug	Andhra-Mulug	Andhra—Kakinada	Andhra—Mulug	Madras—Erode	Rajasthan—Sanganer	Uttar Pradesh—Deoband	All Projects
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Total loanees	61	17	86	1	25	190	1	1	56	1	19	1	6	83
% of the loanees group:														
(*i*) Below Rs. 200	75·4	88·2	50·0	..	84·0	65·8	..	..	100·0	..	100·0	..	50·0	94·0
(*ii*) Rs. 200—Rs. 500	24·6	11·8	50·0	100·0	12·0	33·7	100·0	100·0	..	100·0	..	..	33·3	3·6
(*iii*) Above Rs. 500	..	..	..	..	4·0	0·5	..	..	..	..	..	100·0	16·7	2·4

TABLE NO. 10—*Distribution of all loanees in the frame for selection, by amount of loan received.*—contd.

Item	Industry															
	Blacksmithy and Carpentry									Tanning and Leather						
	Andhra—Kakinada	Andhra—Mulug	Bombay—Manavadar	Kerala—Neyyattinkara	Madras—Erode	Punjab—Batala	Uttar Pradesh—Deoband	West Bengal—Baruipur	All Projects	Andhra—Kakinada	Andhra—Mulug	Bombay—Manavadar	Punjab—Batala	Uttar Pradesh—Deoband	West Bengal—Baruipur	All Projects
1	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Total loanees	412	32	123	144	29	3	30	14	787	252	2	202	4	12	2	474
% of the loanees group :																
(*i*) Below Rs. 200	97·6	68·8	10·6	100·0	86·2	..	10·0	35·7	78·0	100·0	50·0	45·5	..	41·7	100·0	74·3
(*ii*) Rs. 200—Rs. 500	2·4	31·2	74·0	..	13·8	..	30·0	35·7	16·4	..	50·0	54·5	..	33·3	..	24·3
(*iii*) Above Rs. 500	..	..	15·4	..	..	100·0	60·0	28·6	5·6	..	..	..	100·0	25·0	..	1·5

TABLE NO. 10—*Distribution of all loanees in the frame for selection, by amount of loan received.—Contd.*

Items	Industry																	
	Tailoring								Brick kilns				Metal Works					
	Andhra-Kakinada	Andhra-Mulug	Bombay-Manavadar	Kerala-Neyyatuin-kara	Mysore-Ramanaga-ram	Uttar Pradesh-Deoband	West Bengal-Baruipur	All Projects	Andhra-Kakinada	Punjab-Batala	West Bengal-Baruipur	All Projects	Andhra-Kakinada	Kerala-Neyyatuin-kara	Punjab-Batala	Punjab-Dhuri	Rajasthan-Sanganer	All Projects
1	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Total loanees . . .	155	8	47	24	25	18	1	278	47	6	3	56	18	27	1	5	1	52
% of the loanees groups :																		
(*i*) Below Rs. 200 .	85·8	..	2·1	100·0	44·0	50·0	100·0	64·4	..	..	..	..	100·0	..	..	..	..	34·6
(*ii*) Rs. 200—500 .	14·2	100·0	70·2	..	56·0	50·0	..	30·9	100·0	..	..	83·9	..	100·0	..	..	..	51·9
(*iii*) Above Rs. 500 .	..	..	27·7	..	..	..	..	4·7	..	100·0	100·0	16·1	..	..	100·0	100·0	100·0	13·5

TABLE No. 11—*Membership and Funds—Handloom Cooperatives (Sample)*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft: Total	As own account workers	As wage earners	Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total funds per society (Rs.)
1	2	3	4	5	6	7	8	9
1. Andhra-Kakinada	10	10	10	..	10	43,267·0	9,430·0	52,697·0
2. Andhra-Mulug	2	2	2	2	..	N.A.	7,500·0	N.A.
3. Bihar-Bihar Sharif	10	10	10	5	5	678·5	3,798·0	4,476·5
4. Bombay-Manavadar	8	8	8	6	2	5,844·0	9,912·5	15,756·5
5. Kerala-Neyyattinkara	10	10	10	10	..	4,497·0	1,312·5	5,809·5
6. Madhya Pradesh-Sehore	5	5	5	4	1	1,820·0	..	1,820·0
7. Madras-Erode	10	8	8	8	..	59,008·5	10,365·5	69,374·0
8. Mysore-Ramanagaram	5	5	4	4	..	737·0	8,000·0	8,737·0
9. Orissa-Russelkonda	10	9	4	..	4	1,749·5	535·5	2,285·0
10. Punjab-Batala	10	10	10	10	..	2,127·0	..	2,127·0
11. Punjab-Dhuri	10	10	8	..	8	1,577·0	477·5	2,054·5
12. Rajasthan-Sanganer	10	9	9	5	4	450·0	3,075·0	3,525·0
13. Tripura-Nutanhaveli	10	10	9	4	5	7,723·5	5,000·0	12,723·5
14. Uttar Pradesh-Deoband	10	10	10	10	..	1,947·0	1,144·0	3,091·0
15. West Bengal-Baruipur	30	29	24	24	..	N.A.	3,250·0	N.A.
All Projects	150	145	131	92	39	9,436·0	3,976·8	13,291·3

*Only those projects are listed where the industrial cooperatives exist.
N. A.—Not Available.

TABLE NO. 12—*Membership and Funds —Khadi Cooperatives (Sample)*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft: Total	As own account workers	As wage earners	Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total funds per society (Rs.)
1	2	3	4	5	6	7	8	9
1. Mysore-Ramanagaram	5	5	5	5	..	1,253·0	44,680·0	45,933·0
2. Tripura-Nutanhaveli	10	10	10	..	10	128·0	133·5	261·5
All projects	15	15	15	5	10	503·0	14,982·3	15,485·3

*Only those projects are listed where the industrial cooperatives exist.

TABLE No. 13—*Membership and Funds—Cooperatives for Processing of Foodgrains (Sample)*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft: Total	As own account workers	As wage earners	Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total funds per society (Rs.)
1	2	3	4	5	6	7	8	9
1. Andhra-Kakinada	10	..	..	..	..	1,083·0	5,660·5	6,743·5
2. Andhra-Mulug	5	5	5	..	5	170·0	..	170·0
3. Bihar-Bihar Sharif	10	10	10	..	10	1,702·0	13,621·5	15,323·5
4. Kerala-Neyyattinkara	5	4	4	..	4	468·0	7,612·0	8,080·0
5. Madras-Erode	10	6	6	..	6	918·5	7,750·0	8,668·5
6. Orissa-Russelkonda	10	9	9	..	9	36·5	4,537·5	4,574·0
7. Uttar Pradesh-Deoband	10	..	..	..	..	285·0	1,950·0	2,235·0
All Projects	60	34	34	—	34	724·0	6,220·9	6944·9

*Only those projects are listed where the industrial cooperatives exist.

TABLE No. 14—*Membership and Funds—Oil Ghani Cooperatives (Sample)*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft			Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total funds per society (Rs.)
			Total	As own account workers	As wage earners			
1	2	3	4	5	6	7	8	9
1. Andhra-Kakinada	10	10	8	..	8	3,291·5	13,653·5	16,945·0
2. Bihar-Bihar Sharif	10	9	9	9	..	930·5	500·0	1,430·5
3. Madhya Pradesh-Sehore	5	5	4	4	..	660·0	4,000·0	4,660·0
4. Madras-Erode	10	5	4	4	..	2,350·0	12,131·5	14,481·5
5. Orissa-Russelkonda	10	9	4	4	..	324·0	3,455·0	3,779·0
6. Punjab-Dhuri	10	9	9	7	2	2,366.5	..	2,366·5
7. Rajasthan-Sanganer.	10	10	10	10	..	689·0	445·0	1,134·0
8. Tripura-Nutanhaveli	5	4	4	2	2	N.A.	..	N.A.
All Projects	70	61	52	40	12	1,581·8	4,597·9	6,533·3

*Only those projects have been listed where the industrial cooperatives exist,

N. A.—Not available

TABLE NO. 15—*Membership and Funds—Cooperatives for Blacksmithy and Carpentry* (*Sample*)

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft			Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total funds per society (Rs.)
			Total	As own-account workers	As wage earners			
1	2	3	4	5	6	7	8	9
1 Bihar-Bihar Sharif . . .	20	20	20	16	4	818·3	1200·0	2,018·3
2 Kerala-Neyyattinkara . .	5	5	5	5	..	2,757·0	1,28,000·0	1,30,757·0
3 Madras-Erode . . .	5	5	5	..	5	4,381·0	11,300·0	15,681·0
4. Punjab-Batala . . .	10	6	6	6	..	2,547·0	475·0	3,022·0
5. Rajasthan-Sanganer . .	10	10	10	7	3	205·0	1,350·0	1,555·0
6. Tripura-Nutanhaveli . .	5	5	5	..	5	3,334·0	14,500·0	17,834·0
7. Uttar Pradesh-Deoband . .	5	3	3	3	..	1,270·0	..	1,270·0
All Projects	60	54	54	37	17	1,709·9	13,520·8	15,213·8

*Only those projects are listed where the industrial cooperatives exist.

TABLE No. 16—*Membership and Funds—Cooperatives for Tanning and Leather Works (Sample)*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft			Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total funds per society (Rs)
			Total	As own account workers	As wage earners			
1	2	3	4	5	6	7	8	9
1. Andhra-Kakinada	5	5	5	5	..	2,715·0	..	2,715·0
2. Bihar-Bihar Sharif	8	7	7	7	..	1,287·5	12,700·0	13,987·5
3. Bombay-Manavadar	5	5	5	5	..	3,700·0	2,000·0	5,700·0
4. Madras-Erode	5	5	5	..	5	1,020·0	51,632·0	52,652·0
5. Orissa-Russelkonda	10	8	6	2	4	111·5	..	111·5
6. Punjab-Batala	10	10	10	10	..	616·5	..	616·5
7. Punjab-Dhuri	10	10	10	6	4	1,110·0	..	1,110·0
8. Rajasthan-Sanganer	10	10	10	10	..	446·5	1,250·0	1,696·5
9. Tripura-Nutanhaveli	5	5	4	1	3	N.A.	57,000·0	N.A.
All Projects	68	65	62	46	16	1,121·5	9,895·1	7,393·2

*Only those projects are listed where the industrial cooperatives exist.
N.A—Not available.

Table No. 17—*Membership and Funds—Tailoring Cooperatives (Sample)*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft			Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total fund per per society (Rs.)
			Total	As own account workers	As wage earners			
1	2	3	4	5	6	7	8	9
1. Bihar-Bihar Sharif . . .	10	9	9	7	2	566·5	1,900·0	24,66·5
2. Kerala-Neyyatinkara . .	5	5	4	1	3	2000·0	29,794·0	31,794·0
3. Tripura-Nutanhaveli . .	5	4	4	..	4	567·0	..	567·0
4. Uttar Pradesh . . .	5	3	3	..	3	340·0	..	340·0
All Projects . . .	25	21	20	8	12	808·0	6718·8	7526·8

*Only those projects are listed where the industrial cooperatives exist.

TABLE No. 18—*Membership and Funds—Cooperatives for Brick Kilns (Sample)*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft			Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total fund per society (Rs.)
			Total	As own account workers	As wage earners			
1	2	3	4	5	6	7	8	9
1. Madras-Erode . . .	10	9	9	..	9	532·5	7,900·0	8,432·5
2. Punjab-Batala . . .	5	2	2	1	1	3,200·0	..	3,200·0
All Projects . . .	15	11	11	1	10	1,421·6	5,266·7	6,688·3

*Only those projects are listed where the industrial cooperatives exist.

TABLE No. 19—*Membership and Funds—Cooperatives for Metal Works (Sample).*

State and Project*	Total members selected	No. of members who are artisans	No. of members engaged in craft			Total amount of owned funds per society (Rs.)	Total outside assistance per society (Rs.)	Total fund per society (Rs.)
			Total	As own account workers	As wage earners			
1	2	3	4	5	6	7	8	9
1. Punjab-Batala . .	10	9	5	..	5	5,712·5	325·0	6,037·5
2. Punjab-Dhuri . .	10	8	7	5	2	1,661·0	..	1,661·0
3. Tripura-Nutanhaveli .	5	5	5	1	4	610·0	..	610·0
All Projects . .	25	22	17	6	11	3,071·4	130·0	3,201·4

*Only those projects are listed where the industrial cooperatives exist.

Tables on Social Education Study

Table 1 .. Adult Literacy Centres
Table 2 .. Community Centres

Table No. 1 : Adult Literacy Centres

Socio-economic characteristics of respondents, participants and non-participants

	Respondents				Participants				Non-participants				% age of Participants to respondents	
	Block		Non-Block		Block		Non-Block		Block		Non-Block		Block	Non-Block
	Number	% to total	Number	% to total	Number	% to total	Number	% to total	Number	% to total	Number	% to total	(Col. 6 to 2)	(Col. 8 to 4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Sex														
Males	783	98·6	105	98·1	118	100·0	24	100·0	665	98·4	81	97·6	15·1	22·9
Females	11	1·4	2	1·9	—	—	—	—	11	1·6	2	2·4	0·0	0·0
Age														
Below 30	125	15·8	14	13·2	37	31·4	5	21·7	88	13·1	9	10·8	29·6	35·7
30—55	519	65·5	73	68·9	76	64·4	16	69·6	443	65·7	57	68·7	14·6	21·9
Over 55	148	18·7	19	17·9	5	4·2	2	8·7	143	21·2	17	20·5	3·4	10·5
Literacy														
Literate	309	39·1	40	37·4	72	61·0	10	41·7	237	35·2	30	36·1	23·3	25·0
Illiterate	482	60·9	67	62·6	46	39·0	14	58·3	436	64·8	53	63·9	9·5	20·9
Caste														
High	393	51·5	59	57·8	32	29·1	14	66·7	361	55·3	45	55·6	8·1	23·7
Low	370	48·5	43	42·2	78	70·9	7	33·3	292	44·7	36	44·4	21·1	16·3
Occupation														
Cultivators	556	70·7	81	75·7	94	81·0	23	95·8	462	69·0	58	69·9	16·9	28·4
Agl. labourers	89	11·3	13	12·1	14	12·1	1	4·2	75	11·2	12	14·4	15·7	7·7
Others	141	17·9	13	12·1	8	6·9	—	—	133	19·8	13	15·7	5·7	0·0
Size of holding														
Below 5 acres	201	32·3	22	25·3	35	35·7	5	20·8	166	31·6	17	27·0	17·4	22·7
5—10 acres	168	27·0	20	23·0	32	32·7	3	12·5	136	25·9	17	27·0	19·0	15·0
Over 10 acres	254	40·8	45	51·7	31	31·6	16	66·7	223	42·5	29	46·0	12·2	35·6

N.B.—The totals of the sub-groups do not always come to the total respondents either because information for some respondents is not available or because the sub-groups are not exhaustive.

TABLE NO. 2 : COMMUNITY CENTRES

SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENTS, PARTICIPANTS AND NON-PARTICIPANTS

	Respondents				Participants				Non-participants				%age of participants to respondents	
	Block		Non-Block		Block		Non-Block		Block		Non-Block		Block	Non Block
	Number	% to total	Number	% to total	Number	% to total	Number	% to total	Number	% to total	Number	% to total	(Col. 6 to 2)	(Col. 8 to 4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Sex	483	100	97	100	179	100	46	100	304	100	51	100	37·1	47·4
Males . . .	474	98·1	95	97·9	179	100	46	100	295	97·0	49	96·1	37·8	48·4
Females . .	9	1·9	2	2·1	—	—	—	—	9	3·0	2	3·9	—	—
*Age**														
Below 30 . .	80	16·6	12	12·4	46	25·7	9	19·6	34	11·2	3	5·9	57·5	75·0
30—55 . .	308	63·8	68	70·1	108	60·3	24	52·2	200	66·0	44	86·3	35·1	35·3
Over 55 . .	94	19·6	17	17·5	25	14·0	13	28·2	69	22·8	4	7·8	26·6	76·5
Literacy														
Literate . .	217	44·9	35	36·1	125	69·8	24	52·2	92	30·3	11	21·6	57·6	68·6
Illiterate . .	266	55·1	62	63·9	54	30·2	22	47·8	212	69·7	40	78·4	20·3	35·5
Caste @														
High . .	281	58·8	62	65·3	107	59·8	36	78·3	174	58·2	26	53·1	38·1	58·1
Low . .	197	41·2	33	34·7	72	40·2	10	21·7	125	41·8	23	46·9	36·5	30·3
*Occupation***														
Cultivators . .	316	65·8	58	60·4	133	74·3	32	69·6	183	60·8	26	52·0	42·1	55·2
Agl. labourers .	60	12·5	7	7·3	17	9·5	—	—	43	14·3	7	14·0	28·3	—
Others . . .	104	21·7	31	32·3	29	16·2	14	30·4	75	24·9	17	34·0	27·9	45·2
Size of holding														
Below 5 acres .	109	31·1	23	32·0	38	26·8	8	21·1	71	34·2	15	44·1	34·9	34·8
5—10 acres . .	88	25·1	24	33·3	29	20·4	13	34·2	59	28·3	11	32·4	33·0	54·2
Over 10 acres .	153	43·8	25	34·7	75	52·8	17	44·7	78	37·5	8	23·5	49·0	68·0

*Information for 1 respondent not available

**Information for 3 respondents not available

@Total of high and low castes does not always come to the total respondents because some respondents do not have castes

List of Tables—Study of Cooperatives

Large and Small

Sl. No.	*Heading*
1.	Coverage and membership of cooperatives—Large and Small societies.
2.	Distribution by size of holding groups of households in the jurisdiction villages of selected societies—Large and Small societies.
3.	Distribution of members by size of holding groups—Large and Small societies.
4.	No. of members per hundred households in the size of holding groups—Large and Small societies.
5.	Distribution of new members added to Large Societies formed by amalgamation or expansion.
6.	Benefits received by members and extent of cooperative spirit—Large and Small societies (1956).
7.	Benefits received by members and extent of cooperative spirit—Large and Small societies (1957).
8.	Benefits received by members and extent of cooperative spirit—Large and Small societies (1958).
9.	Advances, recoveries and deposits by size of holding groups—Large and Small societies (1956).
10.	Advances, recoveries and deposits by size of holding groups—Large and Small societies (1957).
11.	Advances, recoveries and deposits by size of holding groups—Large and Small societies (1958).
12.	Financial structure of the Large societies.
13.	Financial structure of the Small societies.

TABLE No. 1—*Coverage and membership of cooperatives*—

Serial No.	State and Block	No. of societies selected: Large sized: Total	Large sized: Amalgamated	Large sized: Others	Small sized	No. of villages covered per society: Large	Small	Average No. of households in the jurisdiction of: Large Societies	Small Societies
1	2	3	4	5	6	7	8	9	10
1	Andhra—Akiveedu .	2	2	..	2	5·0	1·0	2,009·5	728·5
2	Andhra—Nizamsagar	2	..	2	5	6·5	1·0	1,608·5	370·4
3	Assam—Lakhipur—Narsinghpur	2	..	2	5	18·5	1·8	2,663·5	277·4
4	Bihar—Tajpur II .	1	1	..	5	7·0	1·0	1,263·0	152·4
5	Bombay—Manavadar	2	..	2	5	4·5	1·4	348·0	170·8
6	Bombay—Morsi .	1	1	..	5	2·0	1·2	215·0	40·0
7	H. Pradesh—Theog	2	..	2	5	25·5	4·8	571·0	207·2
8	Kerala—Pazhayannur	1	1	..	2	3·0	3·0	763·0	1,471·0
9	M. Pradesh—Ashta	2	..	2	5	11·0	3·0	756·5	263·2
10	M. Pradesh—Rajpur	2	2	..	5	14·0	1·0	N.A.	77·8
11	Madras—Gobichetti-palayam.	2	1	1	5	2·0	1·2	4,969·0	511·0
12	Mysore—Mandya .	2	..	2	5	13·0	3·6	2,115·0	851·6
13	Orissa—Bhadrak .	2	..	2	5	21·0	2·8	1,500·5	258·8
14	Punjab—Sonepat .	2	2	..	5	5·5	1·0	1,445·5	385·6
15	Punjab—Srihargob-indpur.	2	1	1	5	2·5	1·0	529·5	170·2
16	Rajasthan—Sanganer	2	..	2	5	28·5	1·0	2,563·5	84·4
17	U. Pradesh—Gover-dhan.	2	2	..	5	20·0	1·0	5,724·0	101·2
18	West Bengal—Md. Bazar.	2	1	1	5	5·5	1·8	613·0	166·4
	TOTAL .	33	14	19	84	11·1	1·8	1,730·8	295·7

N.A.—Not Available.

—Large and Small Societies.

No. of members per society		No. of members per 100 households in jurisdiction of		No. of constituent societies per amalgamated society	No. of members per constituent society at the time of amalgamation	No. of new members added per society	
Large	Small	Large Societies	Small societies			Amalgamated	Amalgamated & expanded
11	12	13	14	15	16	17	18
1,118·5	220·5	55·7	30·3	4·5	246·6	91·5	91·5
229·5	85·4	14·3	23·1	..	..	..	..
371·0	43·2	13·9	15·6	..	..	..	..
375·0	29·2	29·7	19·2	3·0	22·3	308·0	308·0
216·0	77·8	62·1	45·6	..	..	..	126·5
215·0	40·0	100·0	100·0	4·0	43·2	37·0	37·0
178·0	68·4	31·2	33·0	..	..	..	..
606·0	115·0	79·4	7·8	2·0	207·0	197·0	197·0
226·5	53·0	29·9	20·1	..	..	..	134·0
301·5	27·2	N.A.	35·0	1·5	20·0	238·5	238·5
577·0	143·6	11·6	28·1	4·0	112·8	286·0	286·0
494·0	173·2	23·4	20·3	..	..	..	..
328·0	20·2	21·9	7·8	..	..	..	..
266·5	29·6	18·4	7·7	3·0	54·2	104·0	104·0
213·0	29·6	40·2	17·4	2·0	57·0	181·0	117·0
597·5	59·8	23·3	70·9	..	..	..	..
1,040·0	24·8	18·2	24·5	22·0	31·5	347·0	347·0
137·0	43·2	22·3	26·0	2·0	21·5	203·0	203·0
417·7	64·4	23·1*	21·8	5·6	66·5	198·1	178·6

*Data regarding No. of households not available for Rajpur. Percentage based on the data excluding this centre.

TABLE No. 2—*Distribution by size of holding groups of households in the jurisdiction villages of selected societies—Large and Small Societies*

Sl. No.	State and Block	No. of selected societies		No. of jurisdiction villages per		No. of households in jusrisdiction villages per	
		Large	Small	Large Society	Small Society	Large Society	Small Society
1	2	3	4	5	6	7	8
1	Andhra—Akiveedu	2	2	5·0	1·0	2,009·5	728·5
2	Andhra—Nizamsagar	2	5	6·5	1·0	1,608·5	370·4
3	Assam—Lakhipur	2	5	18·5	1·8	2,663·5	288·4
4	Bihar—Tajpur II	1	5	7·0	1·0	1,263·0	152·4
5	Bombay—Manavadar	2	5	4·5	1·4	348·0	170·8
6	Bombay—Morsi	1	5	2·0	1·2	215·0	40·0
7	Himachal Pradesh—Theog	2	5	25·5	4·8	571·0	207·2
8	Kerala—Pazhayannur	1	2	3·0	3·0	763·0	1,471·0
9	Madhya Pradesh—Ashta	2	5	11·0	3·0	756·5	263·2
10	Madhya Pradesh—Rajpur	2	5	14·0	1·0	N.A.	77·8
11	Madras—Gobichettipalayam	2	5	2·0	1·2	4,969·0	511·0
12	Mysore—Mandya	2	5	13·0	3·6	2,115·0	851·0
13	Orissa—Bhadrak	2	5	21·0	2·8	1,500·5	258·8
14	Punjab—Sonepat.	2	5	5·5	1·0	1,445·5	385·6
15	Punjab—Srihargobindpur	2	5	2·5	1·0	529·5	170·2
16	Rajasthan—Sanganer	2	5	28·5	1·0	2,563·5	84·4
17	Uttar Pradesh—Goverdhan	2	5	20·0	1·0	5,724·0	101·2
18	West Bengal—Md. Bazar	2	5	5·5	1·8	613·0	166·4
	ALL BLOCKS	33	84	11·1	1·8	1,730·8*	296·4

*Households of Rajpur are excluded.

N.A.—Not Available.

Large Societies							Small Societies						
% of households in the group to total							% of households in the group to total						
2 acres and below	Above 2 acres to 5 acres	Above 5 acres to 10 acres	Above 10 acres to 25 acres	Above 25 acres	Land-less artisans	Land-less non-artisans	2 acres and below	Avove 2 acres to 5 acres	Above 5 acres to 10 acres	Above 10 acres to 25 acres	Above 25 acres	Land-less artisans	Land-less non-artisans
9	10	11	12	13	14	15	16	17	18	19	20	21	22
14·8	21·2	7·7	4·2	2·1	12·6	37·4	13·7	15·3	6·5	3·0	1·7	4·1	55·7
39·0	23·1	19·9	8·9	2·2	0·6	6·3	43·6	26·4	9·2	6·7	1·2	1·9	11·0
25·6	23·5	11·4	4·0	0·8	4·1	30·6	16·3	14·0	13·3	5·6	0·3	8·4	42·1
27·7	25·5	13·9	7·8	2·1	4·7	18·3	35·0	20·3	14·4	7·9	3·3	2·4	16·7
0·0	1·4	4·9	31·3	25·9	14·1	22·4	0·1	2·0	2·1	19·2	34·5	15·6	26·5
1·9	16·7	26·5	27·0	25·6	0·0	2·3	2·0	20·5	23·5	30·5	22·5	1·0	0·0
22·4	35·9	20·4	9·1	1·1	2·7	8·4	31·9	30·2	19·7	8·2	0·6	0·0	9·4
70·0	14·5	5·4	5·2	4·9	0·0	70·0	73·4	11·6	6·8	5·3	2·9	0·0	0·0
10·7	8·7	19·7	25·7	10·8	8·3	16·1	6·3	7·8	16·9	25·4	13·3	1·4	28·9
9·3	12·2	16·3	26·9	10·2	3·7	26·4	0·8	11·3	16·7	29·0	12·1	1·3	28·8
10·4	22·3	8·1	3·3	0·9	20·9	34·1	16·6	16·1	9·2	3·6	1·0	19·1	34·4
44·2	31·6	12·8	3·3	0·4	1·8	5·9	40·8	31·2	15·5	5·0	0·4	2·5	4·6
34·4	31·7	16·2	6·8	0·9	0·3	9·7	32·8	34·2	16·9	5·3	0·9	0·5	9·4
12·8	15·4	21·9	13·3	1·6	10·9	24·1	8·4	9·4	18·3	11·6	0·6	10·7	41·0
8·6	11·2	12·7	7·6	1·7	6·1	52·1	33·3	19·0	14·1	8·9	2·1	3·0	19·6
16·4	13·6	13·4	13·3	6·5	11·9	24·9	7·1	13·3	19·2	36·0	15·6	1·2	7·6
22·4	17·3	18·9	11·9	2·9	0·8	25·8	42·5	21·5	15·0	5·9	0·2	3·0	11·9
13·8	15·8	12·7	8·4	0·7	0·8	47·8	26·6	20·4	10·2	3·6	0·9	1·8	36·5
21·4	20·5	14·1	8·9	2·9	7·5	24·7	30·5	19·3	12·7	8·5	3·6	5·0	20·5

NOTE—Cols. 9 to 15 for Rajpur centre are based on information for 11 villages only.

TABLE No. 3—*Distribution of members by size of holding groups—Large and Small Societies*

Serial No.	State and Block	Large societies: No. of members per society	Large societies: Percentage of members in the size group to total members — Above 25 acres	From 25 acres to above 10 acres	From 10 acres to above 5 acres	From 5 acres to above 2 acres	From 2 acres and below	Landless	Small societies: No. of members per society	Small societies: Percentage of members in the size group group to total members — Above 25 acres	From 25 acres to above 10 acres	From 10 acres to above 5 acres	From 5 acres to above 2 acres	From 2 acres and below	Landless
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Andhra—Akeveedu	1118·5	1·4	8·5	10·1	14·7	14·0	51·3	220·5	2·3	7·7	9·7	20·9	25·4	34·0
2	Andhra—Nizamsagar	229·5	3·5	20·0	19·0	37·7	13·5	6·3	85·4	2·1	10·8	18·3	38·6	28·8	1·4
3	Assam—Lakhipur	371·0	0·4	4·9	18·7	45·4	23·1	7·5	43·2	0·0	6·0	15·7	33·8	32·4	12·0
4	Bihar—Tajpur II	375·0	0·5	8·8	11·2	26·1	50·4	3·0	29·2	2·7	8·9	25·3	32·2	25·3	5·5
5	Bombay—Manavadar	216·0	36·3	45·6	7·6	1·6	0·0	8·8	77·8	40·9	49·1	6·2	3·3	0·0	0·5
6	Bombay—Morsi	215·0	25·6	27·0	26·5	16·7	1·9	2·3	40·0	22·5	30·5	23·5	20·5	2·0	1·0
7	Him. Pradesh—Theog	178·0	1·4	11·8	19·7	22·8	18·3	26·1	68·4	0·3	5·6	14·9	24·8	28·1	26·3

8 Kerala—Pazhayannur	606·0	2·8	2·1	2·5	4·8	13·9	73·9	115·0	0·0	0·0	7·0	7·0	49·1	36·9
9 M. Pradesh—Ashta	226·5	9·7	32·9	26·7	13·7	2·9	14·1	53·0	18·5	34·3	25·3	10·6	2·3	9·0
10 M. Pradesh—Rajpur	301·5	23·1	44·8	19·9	5·0	1·5	5·8	27·2	32·4	47·8	8·8	0·0	0·0	11·0
11 Madras—Gobichettipalayam	577·0	1·1	2·3	6·5	13·5	17·6	59·0	143·6	1·7	7·1	12·0	22·3	12·2	44·7
12 Mysore—Mandya	494·0	0·5	4·0	20·3	49·2	25·8	0·1	173·2	0·1	6·6	26·2	43·5	22·9	0·7
13 Orissa—Bhadrak	328·0	1·8	9·6	24·8	41·2	21·6	0·9	20·2	5·9	11·9	30·7	38·6	11·9	1·0
14 Punjab—Sonepat	266·5	2·4	13·7	20·3	11·4	5·6	46·5	29·6	1·4	12·2	18·2	6·1	4·7	57·4
15 Punjab—Srihargovindpur	213·0	3·1	10·8	9·2	14·3	10·8	51·9	29·6	5·4	18·9	33·1	20·9	4·1	17·6
16 Rajasthan—Sanganer	597·5	5·2	20·3	32·6	24·4	5·1	12·4	59·8	13·4	37·1	26·4	10·7	1·0	11·4
17 U. Pradesh—Goverdhan	1040·0	3·9	17·4	23·4	23·5	7·5	24·4	24·8	0·8	10·5	28·2	33·9	15·3	11·3
18 West Bengal—Md. Bazar	137·0	1·1	26·3	30·7	28·5	12·4	1·1	43·2	0·0	11·6	20·8	43·5	23·6	0·5
ALL BLOCKS	417·7	4·9	14·5	17·8	22·3	13·3	27·1	64·4	7·2	15·7	18·3	24·8	17·5	16·6

TABLE No. 4—*No. of members per hundred households in the size of holding groups—Large and Small Societies*

		Large societies							Small societies						
Sl. No.	State and Block	Above 25 acres	From 25 acres to above 10 acres	From 10 acres to above 5 acres	From 5 acres to above 2 acres	2 acres and below	Below 5 acres †	Land-less	Above 25 acres	From 25 acres to above 10 acres	From 10 acres to above 5 acres	From 5 acres to above 2 acres	2 acres and below	Below 5 acres †	Land-less
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Andhra—Akiveedu .	34·9	113·0	72·9	38·4	52·9	44·3	57·2	40·0	77·3	45·7	41·3	56·0	48·2	17·2
2	Andhra—Nizamsagar .	22·2	32·1	13·6	23·3	4·9	11·8	13·0	40·9	37·4	45·6	33·8	15·2	22·2	2·5
3	Assam—Lakhipur Narsingpur .	7·1	16·9	22·8	26·9	12·6	19·4	3·0	Nil	16·9	18·4	37·6	31·0	34·0	3·7
4	Bihar—Tajpur II .	7·7	33·3	24·0	30·4	54·0	42·7	3·8	16·0	21·7	33·6	30·3	13·9	19·9	5·5
5	Bombay—Manavadar .	87·2	90·4	97·1	70·0	..	70·0	15·0	53·9	116·5	133·3	76·5	Nil	72·2	0·6

6	Bombay—Morsi .	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0	100·0
7	H. Pradesh—Theog . .	41·7	40·4	30·0	19·8	25·4	21·9	73·2	16·7	16·5*	21·6*	27·2	29·0	28·1	79·4**
8	Kerala—Pazhayannur .	45·9	32·5	36·6	26·1	15·7	17·5	N.A.	Ni	N	8·0	4·7	5·2	5·2	N.A.
9	M. Pradesh—Ashta . .	27·0	38·4	40·6	47·0	8·0	25·4	17·3	28·0	27·2	30·2	27·2	7·2	18·3	6·0
10	M. Pradesh—Rajpur .	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	93·6	57·5	18·5	N.A.	N.A.	N.A.	12·8
11	Madras—Gobi-chettipalayam	14·3	8·0	9·2	7·0	19·6	11·0	12·4	46·2	55·4	36·6	38·8	20·8	29·7	23·5
12	Mysore—Mandya	29·4	28·6	37·1	36·4	13·6	23·1	0·3	6·3	26·9	34·4	28·3	11·4	18·7	2·0
13	Orissa—Bhadrak	44·4	30·9	33·5	28·4	13·8	20·8	2·0	50·0	17·6	14·2	8·8	2·8	5·9	0·8
14	Punjab—Sonepat	27·7	19·0	17·0	13·7	8·1	11·2	24·6	16·7	8·1	7·6	5·0	4·3	4·7	8·5
15	Punjab—Srihar-govindpur .	72·2	57·5	29·1	51·3	50·5	51·0	35·8	44·4	36·8	40·8	19·1	2·1	8·3	13·5

*Information about No. of households for one society not available.
**Information about No. of households for 2 societies not available.
† 'Below' implies below but above 'Zero' acres.
N. A.— Not Available

Note : *Cols.* 8 *and* 15. These Cols. relate to the broader group comprising of "5 to 2 acres" '2 acres and Below'; this broader group represents more often the smaller cultivators.

TABLE No. 4—(*contd.*)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	Rajasthan—Sanganer .	18·5	35·6	56·7	41·8	7·3	23·0	7·9	60·6	73·0	97·5	57·1	10·0	40·7	91·9
17	U. Pradesh—Goverdhan .	24·2	26·4	22·5	24·7	6·1	14·2	16·7	100·0	43·3	46·1	38·5	8·8	18·8	18·7
18.	W. Bengal—Md. Bazar .	37·5	69·9	53·8	40·2	20·1	30·9	0·5	Nil	83·3	52·9	55·3	23·1	37·7	0·3
	All Blocks .	34·2	35·7	29·2	25·7	14·6	20·1	20·2	44·0	40·2*	31·2*	28·1	12·5	18·6	12·6**

*Information about No. of households for the one society not available.

**Information about No. of households for 2 societies not available

Note : *Cols.* 8 *and* 15. These Cols. relate to the broader group comprising of "5 to 2 acres" 2 acres and below'; this broader group represents more often the smaller cultivators.

TABLE No. 5—*Distribution of new members added to Large Societies formed by amalgamation or expansion*

Sl. No.	State and Block	No. of amalgamated & expanded societies	New Membership per large society	% of new members to total membership	Percentage of new members in the size group to total new members						
					Above 25 acres	25—10 acres	10—5 acres	5—2 acres	2 acres & below	Landless artisans	Landless non-artisans
1	2	3	4	5	6	7	8	9	10	11	12
1	Andhra—Akiveedu	2	91·5	8·2	0·0	1·6	8·8	20·2	28·4	7·7	33·3
2	Bihar—Tajpur II	1	308·0	82·1	0·6	8·8	11·4	24·4	51·9	0·0	2·9
3	Bombay—Manavadar	2	126·5	58·6	37·5	44·7	5·1	2·0	0·0	7·1	3·6
4	Bombay—Morsi	1	37·0	17·2	5·4	21·6	46·0	27·0	0·0	0·0	0·0
5	Kerala—Pazhayannur	1	197·0	32·5	2·5	2·0	4·6	5·1	11·2	74·6	N.A.
6	M. Pradesh—Ashta	1	134·0	74·4	4·5	17·2	41·8	18·6	1·5	0·0	16·4
7	M. Pradesh—Rajpur	2	238·5	79·1	22·8	42·8	20·5	5·5	1·7	0·0	6·7
8	Madras—Gobichettipalayam	1	286·0	41·6	0·4	0·7	7·3	14·7	28·0	0·0	48·9
9	Punjab—Sonepat	2	104·0	39·0	1·4	13·9	23·6	8·2	6·7	16·4	29·8
10	Punjab—Srihargobindpur	2	117·0	54·9	5·6	10·2	9·0	12·4	8·5	4·3	50·0
11	U. Pradesh—Goverdhan	2	347·0	33·4	0·7	18·7	28·8	1·6	31·7	7·7	10·8
12	W. Bengal—Md. Bazar	1	203·0	82·5	1·5	29·1	31·0	27·1	9·8	0·0	1·5
	All Blocks	18	178·6	37·3	7·6	19·5	18·6	10·6	18·6	8·6	16·5

N. A.—Not Available

TABLE No. 6—*Benefits received by members and extent of cooperative spirit—Large and Small Societies* 1956

Sl. No	State and Block	Large Societies: Average member ship per society	Large: % of members receiving loans	Large: Loans per member receiving loans	Large: Loans per member of the society	Large: Loan per society	Large: % of overdues to outstanding	Large: Deposits Per society	Large: Deposits Per member	Small Societies: Average membership per society	Small: % of members receiving loans	Small: Loans per member receiving loans	Small: Loans per member of the society	Small: Loans per society	Small: % of overdues to outstanding	Small: Deposits Per society	Small: Deposits Per member
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Andhra—Akeveedu.	..	..	..	..	..	..	..	..	205·0	59·0	220·2	130·0	26645·0	4·9	0·0	0·0
2	Andhra—Nizamsagar	65·0	0·0	0·0	0·0	0·0	0·0	0·0	0·0	44·4	62·6	186·2	116·6	5177·0	4·1	0·0	0·0
3	Assam—Lakhipur	230·0	59·6	177·2	105·5	24275·0	0·0	0·0	0·0	27·0	77·8	209·2	162·7	4393·8	0·0	38·8	1·4
4	Bihar—Tajpur II	..	..	..	..	..	..	..	..	23·8	33·6	100·9	33·9	807·0	39·2	0·0	0·0
5	Bombay—Manavadar	67·0	83·6	473·0	395·3	26487·5	0·0	0·0	0·0	63·8	81·2	388·7	315·6	20134·3	0·0	0·0	0·0
6	Bombay—Morsi	..	..	..	..	..	..	..	..	34·4	74·4	541·2	402·7	13854·0	85·4	0·0	0·0
7	H. Pradesh—Theog	198·0	23·2	221·8	51·5	10201·1	38·7	0·0	0·0	59·8	46·5	96·3	44·8	2677·4	1·5	0·0	0·0
8	Kerala—Pazhayannur	..	..	..	..	..	..	..	..	112·0	27·7	67·0	18·5	2077·0	60·2	103·9	0·9
9	M. Pradesh—Ashta	..	..	..	..	..	..	..	..	20·4	78·4	254·5	199·6	4072·6	0·04	0·0	0·0
10	M. Pradesh—Rajpur	131·0	83·6	94·4	78·9	10336·5	0·0	47·5	0·4	28·0	85·7	84·4	72·4	2026·3	17·1	40·2	1·2
11	Madras—Gobichettipalayam	..	..	..	..	..	..	..	..	138·2	31·5	394·4	124·4	17196·8	0·0	0·0	0·0

TABLE No. 6—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
12	Mysore—Mandya .	158·5	99·7	219·3	218·6	34650·0	0·0	0·0	0·0	85·0	100·0	174·5	174·5	14835·0	4·9	0·0	0·0
13	Orissa—Bhadrak . .	..	..	..	..	..	..	..	..	18·0	23·3	139·4	32·6	586·0	70·2	0·0	0·0
14	Punjab—Sonepat . .	..	..	..	..	..	..	..	..	25·6	33·6	350·2	117·6	3011·8	26·3	0·0	0·0
15	Punjab—Srihargobindpur	..	..	..	..	..	..	..	..	26·0	39·2	193·2	75·8	1970·6	22·0	39·0	1·5
16	Rajasthan—Sanganer .	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
17	U. Pradesh—Goverdhan	..	..	..	..	..	..	..	..	24·0	100·0	189·7	189·7	4553·0	0·0	210·5	8·8
18	W. Bengal—Md. Bazar .	..	..	..	..	..	..	..	..	42·4	67·5	135·1	91·1	3864·4	7·4	0·0	0·0
	All Blocks	134·0	58·8	213·8	147·1	19713·8	5·7	10·6	0·1	50·2	59·2	237·2	140·3	7036·5	21·5	23·2	0·5

TABLE NO. 7—*Benefits received by members and extent of cooperative spirit—Large and Small Societies*

1957

Sl. No.	State and Block	Large Societies — Those existing in the year: Membership per society	Proportion of members receiving loans	Loans per member receiving loans	Loans per member of the society	Loans per society	% of over dues to outstanding	Deposits: Per society	Deposits: Per member
1	2	3	4	5	6	7	8	9	10
1	Andhra—Akiveedu	1860·0	33·1	624·2	206·6	384226·0	3·3	139052·0	74·8
2	Andhra—Nizamsagar	218·0	33·0	348·2	114·9	25050·0	0·0	0·0	0·0
3	Assam—Lakhipur	288·0	41·1	262·5	107·9	31062·5	2·0	60·0	0·2
4	Bihar—Tajpur II	330·0	56·4	78·0	44·0	14535·0	82·1	0·0	0·0
5	Bombay—Manavadar	170·5	80·6	392·9	316·6	53982·5	0·0	0·0	0·0
6	Bombay—Morsi	..	..	..	..	..	..	..	..
7	H. Pradesh—Theog	178·0	18·5	164·9	30·5	5429·0	26·8	412·5	2·3
8	Kerala—Pazhayannur	..	..	..	..	..	..	..	..
9	M. Pradesh—Ashta	207·5	62·2	186·8	116·2	24110·5	0·2	2714·5	13·1
10	M. Pradesh—Rajpur	246·0	60·8	316·8	192·6	47378·5	1·2	469·0	1·9
11	Madras—Gobichettipalayam	..	..	..	..	..	..	..	..

12	Mysore—Mandya	393·0	100·0	192·5	192·5	75650·0	0·0	0·0	0·0
13	Orissa—Bhadrak	205·5	49·9	209·0	104·3	21443·0	@	0·0	0·0
14	Punjab—Sonepat	228·5	32·0	290·3	92·9	20774·0	4·2	1500·0	6·7
15	Punjab—Srihargobindpur	..	..	..	..	..	..	..	..
16	Rajasthan—Sanganer	519·5	82·2	205·4	168·8	87700·0	17·9	90·5	0·2
17	U. Pradesh—Goverdhan	..	..	..	..	..	..	..	..
18	West Bengal—Md. Bazar	207·0	39·6	59·8	23·7	4914·0	0·0	0·0	0·0
	All Blocks	334·6	53·9	286·6	154·5	51688·5	5·0	6502·0	19·4

@ Data not available.

TABLE No. 7 (*contd.*)

Benefits received by members and extent of cooperative spirit—Large and small Societies

1957

Sl. No.	State and Block	Large Societies: Those existing in the year 1956: Membership per society	Proportion of members receiving loans	Loans per member receiving Loan	Loans per member of the society	Loan per society	Small societies: Membership per society	Proportion of members receiving loans	Loans per member receiving loans	Loans per member of the society	Loan per society	% of overdues to outstanding	Deposits: Per society	Deposits: Per member
1	2	11	12	13	14	15	16	17	18	19	20	21	22	23
1	Andhra—Akiveedu	..	..	..	..	..	210·0	56·7	231·7	131·4	27585·0	13·2	0·0	0·0
2	Andhra—Nizamsagar	236·0	18·6	228·4	42·6	10050·0	46·2	67·5	199·0	134·3	6206·0	4·1	0·0	0·0
3	Assam—Lakhipur	343·0	65·3	267·3	174·6	59875·0	39·2	25·0	202·4	50·6	1985·0	52·9	2·4	0·1
4	Bihar—Tajpur II	..	..	..	..	..	27·2	23·5	77·0	18·1	491·0	67·7	0·0	0·0
5	Bombay—Manavadar	170·5	80·6	392·6	316·6	53982·5	74·6	67·3	439·8	296·0	22082·1	0·0	0·0	0·0
6	Bombay—Morsi	..	..	..	..	..	36·4	24·2	369·4	89·4	3254·0	100·0	0·0	0·0
7	H. Pradesh—Thoog	198·0	10·6	169·4	18·0	3558·0	67·4	37·4	107·5	40·2	2708·0	1·2	9·0	0·1
8	Kerala—Pazhayannur	..	..	..	..	..	118·0	30·1	70·4	21·2	2502·5	39·6	125·4	1·1
9	M. Pradesh—Ashta	..	..	..	..	..	30·0	66·0	189·4	125·0	3750·5	0.4	0·0	0·0
10	M. Pradesh—Rajpur	246·0	60·8	316·9	192·6	47378·3	27·8	84·9	99·4	84·4	2344·9	30·9	84·2	3·0

	yam .	..	..	..	..	..	127·6	40·3	310·4	125·1	15958·0	0·1	0·0	0·0
12	Mysore—Mandya .	393·0	100·0	192·5	192·5	75650·0	131·2	99·8	176·3	175·9	23082·0	7·4	126·0	1·0
13	Orissa—Bhadrak .	..	..	..	..	..	18·0	5·6	167·9	9·4	170·0	75·8	0·0	0·0
14	Punjab—Sonepat .	..	..	..	..	..	26·6	40·6	280·5	113·9	3030·6	23·4	29·8	1·0
15	Punjab—Srihargobindpur .	..	..	..	..	..	29·2	42·5	207·7	88·3	2579·6	32·4	29·6	1·1
16	Rajasthan—Sanganer .	..	..	..	..	..	31·4	56·1	227·1	127·4	4000·0	0·0	0·0	0·0
17	U. Pradesh—Goverdhan .	..	..	..	..	..	28·6	73·4	132·4	97·2	2781·0	0·0	50·7	1·8
18	West Bengal—Md. Bazar	..	..	..	..	..	41·6	26·0	91·5	23·8	988·4	20·5	0·0	0·0
	All Blocks . .	266·2	68·8	259·3	178·4	47500·5	54·4	53·9	218·0	117·5	6395·7	21·2	22·7	0·4

TABLE No. 8—*Benefits received by members and extent of cooperative spirit—Large and Small societies*

1958

Serial No.	State and Block	LARGE SOCIETIES — Those existing in the year						Deposits	
		Average membership per society	Proportion of members receiving loans	Loans per member receiving loans	Loans per member of the society	Loan per society	% of overdues to outstanding	per society	per members
1	2	3	4	5	6	7	8	9	10
1	Andhra—Akiveedu	1,118·5	44·2	396·9	175·3	196,080·5	1·4	5,108·3	45·7
2	Andhra—Nizamsagar	229·5	19·2	377·8	72·4	16,625·0	4·1	0·0	0·0
3	Assam—Lakhipur	371·0	20·8	238·1	49·4	18,332·5	29·1	242·5	0·7
4	Bihar—Tajpur II	375·0	60·5	73·1	44·3	16,599·0	95·6	0·0	0·0
5	Bombay—Manavadar	218·0	67·1	551·2	370·0	79,927·5	0·0	0·0	0·0
6	Bombay—Morsi	215·0	57·2	540·2	309·1	66,447·6	66·3	114·0	0·5
7	Himachal Pradesh—Theog	178·0	11·0	58·9	6·5	1,150·0	41·9	0·0	0·0
8	Kerala—Pazhayannur	606·0	56·4	146·9	82·9	50,239·0	14·0	2,534·0	4·2
9	Madhya Pradesh—Ashta	226·5	84·5	258·9	218·9	49,578·0	1·6	7,153·0	31·6

10	Madhya Pradesh—Rajpur	301·5	78·3	405·2	317·2	95,638·3	0·3	1,389·0	4·6
11	Madras—Gobichettipalayam	577·0	53·1	304·9	162·0	93,448·5	0·2	44,750·0	77·6
12	Mysore—Mandya	494·0	100·0	193·7	193·7	95,700·0	0·0	0·0	0·0
13	Orissa—Bhadrak	328·0	35·2	167·1	58·8	19,300·5	18·3	0·0	0·0
14	Punjab—Sonepat	266·5	39·2	423·7	166·1	44,277·5	3·4	7,203·0	27·0
15	Punjab—Srihargobindpur	213·0	48·8	333·9	163·0	34,721·5	10·6	7,686·5	36·1
16	Rajasthan—Sanganer	597·5	51·4	251·4	129·2	77,190·0	61·9	337·0	0·6
17	Uttar Pradesh—Goverdhan	1,040·0	73·5	228·3	167·7	17,4,455·0	3·5	1,086·0	1·0
18	West Bengal—Md. Bazar	137·0	84·7	250·3	212·0	29,037·5	13·8	100·0	0·7
	All Blocks	417·7	56·1	282·6	158·5	66,188·2	10·2	7,415·4	17·8

TABLE No. 8—*contd.*

1958

Serial No.	Block	LARGE SOCIETIES — Those existing in 1956: Average membership per society	Proportion of members receiving loans	Loans per member receiving loans	Loans per member of the society	Loans per society	SMALL SOCIETIES: Average membership per society	Proportion of members receiving loans	Loans per member receiving loans	Loans per member of the society	Laon per society	% of overdues to outstanding	Deposits: Per society	Deposits: Per member
1	2	11	12	13	14	15	16	17	18	19	20	21	22	23
1	Akiveedu	..	..	..	..	..	220·5	64·0	200·4	128·1	28,255·0	5·3	0·0	0·0
2	Nizamsagar	236·0	36·4	376·7	137·3	32,400·0	85·4	72·1	200·5	144·6	12,350·0	3·4	0·0	0·0
3	Lakhipur	392·0	21·7	250·5	54·3	21,290·0	43·2	0·0	0·0	0·0	0·0	100·0	0·0	0·0
4	Tajpur II	..	..	..	..	..	29·2	0·0	0·0	0·0	0·0	81·3	0·0	0·0
5	Manavadar	216·0	67·1	551·2	370·0	79,927·5	77·8	59·9	508·7	304·7	23,077·3	0·0	0·0	0·0
6	Morsi	..	..	..	..	..	40·0	45·5	525·5	239·1	9565·0	77·1	0·0	0·0
7	Theog	198·0	1·0	200·0	2·0	400·0	68·4	17·8	130·5	23·0	1,592·6	15·3	0·0	0·0
8	Pazhayannur	..	..	..	..	..	115·0	29·1	70·4	20·5	2,360·0	19·8	118·0	1·0
9	Ashta	..	..	..	..	..	53·0	87·5	379·6	332·3	17,613·8	0·1	0·0	0·0
10	Rajpur	301·5	78·3	405·2	317·2	95,638·3	27·2	86·0	169·6	145·9	3,967·9	27·3	134·0	4·9
11	Gobichettipalayam	..	..	..	..	..	143·6	37·6	303·0	113·9	16,361·2	3·6	0·0	0·0

12 Mandya	194·0	100·0	193·7	193·7	95,700·0	173·2	99·9	178·7	178·5	30,911·4	0·3	220·0	1·3
13 Bhadrak	..	..	..	..	..	20·2	0·0	0·0	0·0	0·0	96·8	0·0	0·0
14 Sonepat	..	..	..	..	..	29·6	38·5	416·7	160·5	4,750·4	10·1	580·8	19·6
15 Srihargobindpur	..	..	..	..	..	29·6	35·1	295·8	103·9	3076·0	29·7	22·2	0·8
16 Sanganer	..	..	..	..	..	59·8	72·9	214·4	156·3	9,348·4	0·0	1·0	0·02
17 Goverdhan	..	..	..	..	..	24·8	69·4	120·8	83·8	2,077·2	0·0	0·0	0·0
18 Md. Bazar	..	..	..	..	..	43·2	69·9	123·6	86·4	3,731·8	67·4	0·0	0·0
All Blocks	316·6	67·5	310·3	209·4	66,291·3	64·4	57·1	244·8	139·8	9,005·9	13·4	59·8	0·9

TABLE No. 9—*Advances, recoveries and deposits by size of holding groups—Large and Small Societes*

Large Societies

1956

Serial No.	Size of holding group	No. of members of the society	Loans advanced during the year ending on 30th June			Loans recovered during the year ending on the 30th June		Percentage of overdue to loans outstanding	Deposits during the year ending on 30th June	
			Average per member of the group	Average per member to whom loans are advanced	% of members to whom loans are advanced	Average per member of the group	Average per member from whom recovered		Average per member of the group	Average per member putting deposits
1	2	3	4	5	6	7	8	9	10	11
1	Above 25 acres	109	322·2	462·1	69·7	261·0	768·8	..	0·3	15·8
2	From 25 acres to above 10 acres . .	244	172·8	220·8	78·3	141·6	379·7	0·0	0·2	8·8
3	From 10 to 5 acres	254	155·1	196·0	79·1	124·0	258·2	12·4	..	..
4	From 5 to 2 acres	340	131·5	184·1	71·5	89·0	179·0	12·2	..	..
5	2 acres and below	154	88·0	139·8	63·0	34·5	110·6	13·0	0·1	20·0
6	Landless	105	23·0	110·2	20·9	2·9	76·9	26·1	..	..
	All Groups . . .	1,206	147·1	213·8	68·8	108·1	276·8	5·7	0·1	11·9

Small Societies

1	2	3	4	5	6	7	8	9	10	11
1	Above 25 acres	297	400·6	540·8	74·1	247·4	415·1	40·5	0·3	3·3
2	From 25 acres to above 10 acres	573	239·4	322·7	74·2	140·5	226·1	22·4	0·3	2·9
3	From 10 to 5 acres	654	160·0	243·3	65·7	85·9	167·7	16·4	0·7	9·9
4	From 5 to 2 acres	913	119·4	175·0	68·2	68·2	130·9	9·9	0·7	12·4
5	From 2 acres and below	688	54·4	107·9	50·4	30·7	76·0	17·2	0·5	7·3
6	Landless	786	52·9	154·6	34·2	24·0	108·0	7·8	0·2	3·6
	All Groups	3911	140·3	237·2	59·2	79·9	173·9	21·5	0·5	6·6

TABLE No. 10—*Advances, recoveries and deposits by size of holding groups—Large and Small Societies*

Large Societies

1957

Serial No.	Size of holding group	No. of members of the society	Loans advanced during the year ending on 30th June			Loans recovered during the year ending on 30th June		Percentage of overdues to loans outstanding	Deposits during the year ending on 30th June	
			Average per members of of the group	Average per members to whom loans are advanced	% of members to whom loans are advanced	Average per member of the group	Average per member from whom recovered		Average per member of the group	Average per member putting deposits
1	2	3	4	5	6	7	8	9	10	11
1	Above 25 acres	434	287·8	540·0	54·6	243·0	470·7	2·3	206·6	1,358·8
2	From 25 to above 10 acres	1,325	197·6	379·5	52·1	80·6	216·3	4·3	17·6	100·3
3	10 to 5 acres	1,416	209·0	336·3	62·1	131·3	337·4	6·8	23·2	159·3
4	5 to 2 acres	1,966	169·9	259·4	65·5	83·1	191·7	3·1	1·4	9·3
5	2 acres & below	2,229	83·7	166·7	50·2	38·6	139·6	4·7	0·6	4·2
6	Landless	1,326	50·1	151·8	33·0	16·9	117·0	13·6	0·1	1·1
	All Groups	7,696	154·5	286·5	53·9	82·0	238·1	5·0	19·4	129·8

1	2	3	4	5	6	7	8	9	10	11
1	Above 25 acres	345	220·3	410·9	53·6	264·0	431·7	46·4	0·8	7·9
2	From 25 to above 10 acres	716	190·2	320·4	59·4	170·1	282·5	20·3	1·2	16·1
3	10 to 5 acres	787	138·5	243·2	56·9	122·3	192·9	17·1	0.2	6·1
4	5 to 2 acres	1,103	109·0	187·3	58·2	90·8	139·4	3·5	0·2	13·0
5	2 acres and below	811	56·8	118·1	48·1	48·6	90·2	19·9	0·2	4·0
6	Landless	809	61·5	133·1	64·1	39·3	103·8	9·4	0·4	7·4
	All Groups	4,571	117·5	218·0	53·9	105·1	184·6	21·2	0·4	9·3

TABLE NO. 11—*Advance, recoveries and deposits by size of holding group—Large and Small Societies*

Large Societies

1958

Serial No.	Size of holding group	No. of households in the covered villages	No. of members of the society	No. of member households to total households in covered villages.	Loans advanced during the year ending on 30th June: Average per member of the group	Average per member to whom loans are advanced	% of members to whom loans are advanced	Loans recovered during the year ending on 30th June: Average per member of the group	Average per member from whom recovered	Percentage overdues to loans outstanding	Deposits during the year ending on 30th June: Average per member of the group	Average per member putting deposits
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Above 25 acres	1,551	670	34·2	426·2	679·9	62·7	312·9	595·6	11·7	87·5	396·2
2	From 25 acres to above 10 acres	4,864	2,005	35·7	294·7	467·5	63·0	231·7	414·4	8·3	22·5	107·1
3	10 to 5 acres	8,005	2,455	29·2	163·8	280·6	58·4	116·4	253·1	14·6	12·4	85·3
4	5 to 2 acres	11,822	3,074	25·7	144·5	243·9	59·3	108·1	277·5	8·8	4·8	35·5
5	2 acres and below	12,485	1,838	14·6	94·9	169·0	56·1	61·1	164·1	10·0	4·7	34·5
6	Landless	18,388	3,742	20·2	76·7	163·2	47·0	51·9	117·0	8·6	23·3	173·1
	ALL GROUPS	57,115	13,784	23·1	158·5	282·6	56·1	116·0	260·2	10·2	17·8	116·9

1	2	3	4	5	6	7	8	9	10	11	12	13
1	Above 25 acres	888	391	44·0	347·9	544·1	63·9	261·7	442·9	31·2	2·3	31·7
2	25 acres to above 10 acres	21,01*	848	40·2	252·9	366·0	69·1	169·4	320·7	11·4	0·5	8·6
3	10—5 acres	3,143*	988	31·2	151·2	244·4	61·8	73·2	203·7	10·8	1·3	68·6
4	5—2 acres	4,784	1,344	28·1	113·8	183·6	62·0	49·6	156·8	9·1	0·01	2·2
5	2 acres and below	7,579	945	12·5	64·4	122·4	52·6	26·6	87·1	9·8	0·1	3·9
6	Landless	6,346**	896	12·6	47·9	137·1	34·9	42·1	109·0	12·1	2·6	67·5
	All Groups . .	24,841	5,412	21·3	139·8	244·8	57·1	82·7	213·9	13·4	0·9	30·5

Note.— For large societies (Cols. 3 and 5) Rajpur has been excluded as data regarding number of households for all villages in the block are not available.

*Data for one society of Theog not available, so excluded from Cols. 3 and 5

**Data for two societies of Theog not available, so excluded from Cols. 3 and 5.

Table No. 12—*Financial Structure of Large Societies.*

Sl. No.	Block and State	No. of So-cieties	Position on 30th June of the year	Share capital: From Members: Average per society	Share capital: From Members: % to total share capital	Share capital: From Members: % to owned funds	Share capital: From Government: Average per society	Share capital: From Government: % to total share capital	Share capital: From Government: % to owned funds	Share capital: Total: Average per society	Share capital: Total: % to total all funds	Share capital: Total: % to owned funds	Deposits: Average per society	Deposits: % to total all funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1.	Andhra—Akiveedu	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		1	(b) 1957	68712·0	100·9	62·7	..	0·0	0·0	68712·0	15·7	62·7	139052·0	31·7
		2	(c) 1958	39847·4	88·9	58·7	5000·0	11·1	7·4	44847·4	23·5	66·1	51083·5	26·8
2.	Andhra—Nizamsagar	1	(a) 1956	1625·0	100·0	45·9	..	0·0	0·0	1625·0	45·9	45·9	..	0·0
		2	(b) 1957	1575·5	100·0	36·6	..	0.0	0·0	1575·5	16·9	36·6	..	0·0
		2	(c) 1958	1528·0	100·0	26·4	..	0·0	0·0	1528·0	6·8	26·4	..	0·0
3.	Assam—Lakhipur	1	(a) 1956	2300·0	23·5	23·5	7500·0	76·5	76·5	9800·0	28·8	100·0	..	0·0
		2	(b) 1957	4395·0	54·0	50·2	3750·0	45·0	42·8	8145·0	15·7	93·0	60·0	0·1
		2	(c) 1958	9450·0	55·8	54·6	7500·0	44·2	43·4	16950·0	27·2	98·0	242·5	0·4
4.	Bihar—Tajpur II	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		1	(b) 1957	2423·0	100·0	85·3	..	0·0	0·0	2423·0	47·0	85·3	..	0·0
		1	(c) 1958	3135·0	23·9	21·4	10000·0	76·1	68·3	13135·0	51·4	89·7	..	0·0
5.	Bombay—Manavadar	2	(a) 1956	7320·0	100·0	78·8	..	0·0	0·0	7320·0	15·7	78·8	..	0·0
		2	(b) 1957	14015·0	100·0	89·7	..	0·0	0·0	14015·0	17·4	89·7	..	0·0
		2	(c) 1958	22930·0	100·0	87·5	..	0·0	0·0	22930·0	16·4	87·5	..	0·0
6	Bombay—Morsi	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		..	(b) 1957	..	..	..	..	..	..	..	..	..	..	..
		1	(c) 1958	5487·5	100·0	28·5	..	0·0	0·0	5487·5	6·6	28·5	114·0	0·1

7.	H. Pradesh—Theog	1	(a) 1956	12020·0	100·0	48·1	..	0·0	0·0	12020·0	48·1	48·1	..	0·0
		2	(b) 1957	9270·0	48·1	28·9	10000·0	51·9	31·1	19270·0	59·2	60·0	412·5	1·3
		2	(c) 1958	9365·0	48·4	31·1	10000·0	51·6	33·2	19365·0	64·4	64·3	..	0·0
8.	Kerala—Pazhayannur	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		..	(b) 1957	..	..	..	..	..	..	..	..	..	..	..
		1	(c) 1958	17202·0	63·2	47·5	10000·0	36·8	27·7	27202·0	59·4	75·2	2534·0	5·5
9.	M. Pradesh—Ashta	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		2	(b) 1957	7895·5	61·2	52·8	5000·0	38·8	33·4	12895·5	28·8	86·2	2714·5	6·1
		2	(c) 1958	10580·0	53·4	48·4	9250·0	46·6	42·3	19830·0	26·9	90·7	7153·0	9·7
10.	M. Pradesh—Rajpur	2	(a) 1956	4495·0	46·8	46·7	5100·0	53·2	53·0	9595·0	48·0	99·7	47·7	0·2
		2	(b) 1957	6558·5	39·1	38·9	10200·0	60·9	60·5	16758·5	30·8	99·4	469·0	0.9
		2	(c) 1958	10231·5	50·1	49·8	10200·0	49·9	49·6	20431·5	21·4	99·4	1389·0	1·5

TABLE No. 12—*contd.*

Sl. No.	Block and State	Position on 30th June of the year	Other owned funds: Average per society	Other owned funds: % to total owned funds	Other owned funds: % to total all funds	Advance from Central Bank: Average per society	Advance from Central Bank: % to total all funds	Total owned funds	Total all funds	% of owned fuuds to total funds	Average M.C.L. of society	% of Col. 19 to Col. 24
1	2	4	16	17	18	19	20	21	22	23	24	25
1.	Andhra—Akiveedu	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	40903·3	37·3	9·3	189689·6	43·3	109615·3	438356·9	23·2	746352·1	25·4
		(c) 1958	23022·4	33·9	12·0	71976·0	37·7	135739·6	381857·6	35·5	515989·3	13·6
2.	Andhra—Nizamsagar	(a) 1956	1917·0	54·1	54·1	..	0·0	3542·0	3542·0	100·0	..	..
		(b) 1957	2729·0	63·4	29·2	5025·0	53·9	8609·0	18659·0	46·1	22520·0	22·3
		(c) 1958	4263·5	73·6	19·1	16572·5	74·1	11583·0	44728·0	25·9	65325·0	25·4
3.	Assam—Lakhipur	(a) 1956	..	0·0	0·0	24275·0	71·2	9800·0	34075·0	28·8	25000·0	97·1
		(b) 1957	615·5	7·0	1·2	43080·0	83·0	17521·0	103801·0	16·9	75000·0	57·9
		(c) 1958	350·0	2·0	0·6	44716·5	71·8	34600·0	124518·0	27·8	145000·0	30·8
4.	Bihar—Tajpur II	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	416·7	14·7	8·1	2316·0	44·9	2839·7	5155·7	55·1	24230·0	9·6
		(c) 1958	1515·3	10·3	5·9	10897·5	42·7	14650·3	25547·8	57·3	130000·0	8·4
5.	Bombay—Manavadar	(a) 1956	1971.0	21.2	4·2	37319·0	80·1	18582·0	93220·0	19·9	30000·0	124·4
		(b) 1957	1614·3	10·3	2·0	64969·0	80·6	31258·6	161196·6	19·4	44500·0	146·0
		(c) 1958	3269·1	12·5	2·4	1134·038	81·2	52398·2	279274·2	18·8	97500·0	116·3
6.	Bombay—Morsi	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	..	..	..	..	..	..	..	..	..	..
		(c) 1958	13771·0	71·5	16·5	63860·0	76·7	19258·5	83232·5	23·1	Not fixed	..
7.	H. Pradesh—Theog	(a) 1956	12986.0	51·9	51·9	..	0·0	25006·0	25006·0	100·0	11000·0	0·0
		(b) 1957	12843·5	40·0	39·5	..	0·0	64227·0	65052·0	98·7	20500·0	0·0
		(c) 1958	10725·5	35·6	35·6	..	0·0	60181·0	60181·0	100·0	20000·0	0·0

8.	Kerala—Pazhayannur	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	..	..	..	..	..	..	..	..	..	..
		(c) 1958	8959·0	24·8	19·6	7075·0	15·5	36161·0	45770·0	79·0	284040·0	2·5
9.	M.Pradesh—Ashta .	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	2060·5	13·8	4·6	27037·5	60·5	29912·8	89416·8	33·5	50000·0	54·1
		(c) 1958	2022·6	9·3	2·7	44725·0	60·7	43706·2	147462·2	29·6	65000·0	68·8
10.	M. Pradesh—Rajpur .	(a) 1956	28·0	0·3	0·1	10330·0	51·6	19246·0	40001·4	48·1	13698·0	75·4
		(b) 1957	95·0	0·6	0·2	37135·5	68·2	33707·0	108916·0	30·9	45184·5	82·2
		(c) 1958	119·0	0·6	0·1	73457·5	77·0	41101·0	190794·0	21·5	91416·5	80·4

TABLE No. 12—*contd.*

Sl. No.	State and Block	No. of socie-ties	Position on 30th June of the year	Share Capital: From Members: Average per society	Share Capital: From Members: % to total share capital	Share Capital: From Members: % to owned funds	Share Capital: From Govt.: Average per society	Share Capital: From Govt.: % to total share capital	Share Capital: From Govt.: % to owned funds	Share Capital: Total: Average per society	Share Capital: Total: % to total all funds	Share Capital: Total: % to owned funds	Deposits: Average per society	Deposits: % to total all funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
11	Madras—Gobichettipalayam.	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		..	(b) 1957	..	..	..	..	..	..	..	..	..	..	..
		2	(c) 1958	17115·0	100·0	43·0	..	0·0	0·0	17115·0	12·9	43·0	44750·0	33·9
12	Mysore—Mandya	2	(a) 1956	5475·0	100·0	66·2	..	0·0	0·0	5475·0	18·4	66·2	..	0·0
		2	(b) 1957	9050·5	100·0	68·7	..	0·0	0·0	9050·5	10·0	68·7	..	0·0
		2	(c) 1958	13315·5	100·0	79·0	..	0·0	0·0	13315·5	11·5	79·0	..	0·0
13	Orissa—Bhadrak	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		2	(b) 1957	2481·0	19·9	19·9	10000·0	80·1	80·1	12481·0	51·1	100·0	..	0·0
		2	(c) 1958	4485·0	31·0	31·0	10000·0	69·0	69·0	14485·0	40·9	100·0	..	0·0
14	Punjab—Sonepat	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		2	(b) 1957	10225·0	100·0	75·1	..	0·0	0·0	10225·0	30·8	75·1	1500·0	4·5
		2	(c) 1958	14455·0	70·7	59·2	6000·0	29·3	24·1	20455·0	31·1	83·3	7203·0	11·0
15	Punjab-Srihargobindpur	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		..	(b) 1957	..	..	..	..	..	..	..	..	..	..	..
		2	(c) 1958	11120·5	69·0	55·1	5000·0	31·0	24·8	16120·5	41·7	79·9	7686·5	19·9
16	Rajasthan—Sanganer	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		2	(b) 1957	11990·0	54·5	51·0	10000·0	45·5	42·5	21990·0	17·3	93·5	90·5	0·1
		2	(c) 1958	15645·0	61·0	56·6	10000·0	39·0	36·2	25645·0	27·5	92·8	337·0	0·4

17	U. Pradesh—Goverdhan	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		..	(b) 1957	..	..	..	..	..	..	..	..	..	..	..
		2	(c) 1958	36330·8	78·4	48·1	10000·0	21·6	13·2	46330·3	24·6	61·3	1086·0	0·6
18	West Bengal—Md. Bazar	..	(a) 1956	..	..	..	..	..	..	..	..	..	..	..
		1	(b) 1957	4760·0	100·0	100·0	..	0·0	0·0	4760·0	100·0	100·0		0·0
		2	(c) 1958	5516·4	100·0	69·2	..	0·0	0 0	5516·4	16·9	69·2	100·0	0·3
	All Blocks	9	(a) 1956	5316·9	76·0	54·5	1966·7	25·9	19·1	7580·6	26·7	73·6	10·6	0·04
		23	(b) 1957	10035·1	70·2	53·9	4256·5	29·8	22·9	14291·6	21·4	76·8	6502·0	9·7
		33	(c) 1958	14232·0	71·6	52·0	5633·3	28·4	20·6	19865·3	23·5	72·6	7415·4	8·8

TABLE No. 12—*contd.*

Sl. No.	State and Block	Position on 30th June of the year	Other owned funds: Average per society	Other owned funds: % to total owned funds	Other owned funds: % to total all funds	Advance from Central Bank: Average per society	Advance from Central Bank: % to total all funds	Total owned funds	Total all funds	% of ownnd funds to total funds	Average M.C.L. of society	% of col. 19 to col. 24
1	2	4	16	17	18	19	20	21	22	23	24	25
11	Madras—Gobichettipalayam	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	..	..	..	..	..	..	..	..	..	..
		(c) 1958	22671·0	57·0	17·2	47530·0	36·0	79572·0	264132·0	30·1	143828·0	33·0
12	Mysore—Mandya	(a) 1956	2793·0	33·8	9·4	21529·5	72·3	16536·0	59595·0	27·7	62015·0	34·7
		(b) 1957	4125·0	31·3	4·5	77570·5	85·5	26351·0	181492·0	14·5	101900·0	76·1
		(c) 1958	3539·0	21·0	3·1	98875·0	85·4	33709·0	231459·0	14·6	129833·0	76·2
13	Orissa—Bhadrak	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	..	0·0	0·0	11930·0	48·9	24962·0	48822·0	51·1	124810·0	10·0
		(c) 1958	..	0·0	0·0	20970·0	59·1	28970·0	70910·0	40·9	144850·0	14·5
14	Punjab—Sonepat	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	3394·0	24·9	10·2	18104·0	54·5	27238·0	66446·0	41·0	40000·0	45·3
		(c) 1958	3975·0	16·3	6·0	34077·0	51·9	48860·0	131420·0	37·2	50000·0	68·2
15	Punjab—Srihargobindpur	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	..	..	..	..	..	..	..	..	..	..
		(c) 1958	4049·0	20·1	10·5	10834·5	28·0	40339·0	77381·0	52·1	50000·0	21·7
16	Rajasthan—Sanganer	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	1518·0	6·4	1·2	100000·0	80·9	47016·0	247197·0	19·0	100000·0	100·0
		(c) 1958	1998·5	7·2	2·1	65159·0	70·0	55277·0	186269·0	29·0	150000·0	43·4
17	U. Pradesh—Goverdhan	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	..	..	..	..	..	..	..	..	..	..
		(c) 1958	29235·2	38·7	15·5	111669·0	59·3	151131·8	376641·7	40·1	162500·0	68·7
18	West Bengal—Md. Bazar	(a) 1956	..	..	..	..	..	..	..	..	..	..
		(b) 1957	..	0·0	0·0	..	0·0	4760·0	4760·0	100·0	70000·0	0·0
		(c) 1958	2455·3	30·8	7·5	24590·0	75·3	15943·4	65323·4	24·4	30000·0	82·0
	All Blocks	(a) 1956	2720·7	26·4	9·6	18070·2	63·7	92712·0	255439·4	36·3	30928·3	58·4
		(b) 1957	4317·7	23·2	6·5	41813·4	62·3	428017·4	1539271·0	27·8	94973·2	44·0
		(c) 1958	7503·8	27·4	8·9	49667·0	58·8	903181·0	2786901·4	32·4	129266·4	38·1

TABLE NO. 13—*Financial Structure of Small Societies*

Sl. No.	State and Block	No. of so-cie-ties	Position on 30th June of the year	Share capital									Deposits	
				From Members			From Govt.			Total				
				Average per society	% to total share capital	% to total owned funds	Average per society	% to total share capital	% to total owned funds	Average per society	% to total all funds	% to total owned funds	Average per society	% to total all funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Andhra—Akiveedu .	2	(a) 1956	3126·5	100·0	62·9	—	0·0	0·0	3126·5	19·1	62·9	—	0·0
		2	(b) 1957	3951·5	100·0	64·3	—	0·0	0·0	3951·5	25·6	64·3	—	0·0
		2	(c) 1958	4042·5	100·0	61·2	—	0·0	0·0	4042·5	17·2	61·2	—	0·0
2	Andhra—Nizamsagar .	5	(a) 1956	198·6	100·0	12·5	—	0·0	0·0	198·6	3·1	12·5	—	0·0
		5	(b) 1957	320·6	100·0	16·5	—	0·0	0·0	320·6	3·9	16·5	—	0·0
		5	(c) 1958	405·6	100·0	17·3	—	0·0	0·0	405·6	2·8	17·3	—	0·0
3	Assam—Lakhipur . .	4	(a) 1956	286·3	100·0	93·3	—	0·0	0·0	286·3	6·1	93·3	38·8	0·8
		5	(b) 1957	459·0	100·0	85·2	—	0·0	0·0	459·0	10·6	85·2	2·4	0·1
		5	(c) 1958	479·0	100·0	88·5	—	0·0	0·0	479·0	12·2	88·5	—	0·0
4	Bihar—Tajpur II . .	5	(a) 1956	252·8	100·0	39·0	—	0·0	0·0	252·8	13·4	39·0	—	0·0
		5	(b) 1957	284·4	100·0	28·6	—	0·0	0·0	284·4	11·8	28·6	—	0·0
		5	(c) 1958	291·6	100·0	29·1	—	0·0	0·0	291·6	14·5	29·1	—	0·0
5	Bombay—Manavadar .	5	(a) 1956	3852·0	100·0	88·9	—	0·0	0·0	3852·0	11·4	88·9	—	0·0
		5	(b) 1957	5710·0	100·0	85·7	—	0·0	0·0	5710·0	11·3	85·7	—	0·0
		5	(c) 1958	8902·0	100·0	86·2	—	0·0	0·0	8902·0	11·0	86·2	—	0·0
6	Bombay—Morsi . .	5	(a) 1956	1145·8	100·0	48·6	—	0·0	0·0	1145·8	6·7	48·6	—	0·0
		5	(b) 1957	1257·9	100·0	45·2	—	0·0	0·0	1257·9	9·2	45·2	—	0·0
		5	(c) 1958	1349·4	100·0	46·9	—	0·0	0·0	1349·4	9·0	46·9	—	0·0
7	H. Pradesh—Theog .	5	(a) 1956	1392·2	100·0	50·2	—	0·0	0·0	1392·2	41·1	50·2	—	0·0
		5	(b) 1957	1468·0	100·0	50·5	—	0·0	0·0	1468·0	34·1	50·5	9·0	0·2
		5	(c) 1958	1605·6	100·0	48·2	—	0·0	0·0	1605·6	38·4	48·2	—	0·0

TABLE No. 13—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
8	Kerala—Pazhayannur .	2	(a) 1956	909·8	100·0	56·2	—	0·0	0·0	909·8	52·8	56·2	103·9	6·0
	.	2	(b) 1957	847.3	100.0	45.4	—	0.0	0.0	847.3	42.5	45.4	125.4	6.3
		2	(c) 1958	874·8	100·0	43·8	—	0·0	0·0	874·8	41·3	43·8	118·0	5·6
9	M. Pradesh—Ashta .	5	(a) 1956	588·6	100·0	98·1	—	0·0	0·0	588·6	15·3	98·1	—	0·0
		5	(b) 1957	1302·0	100·0	94·5	—	0·0	0·0	1302·0	40·0	94·5	—	0·0
		5	(c) 1958	2374·0	100·0	83·8	—	0·0	0·0	2374·0	23·4	83·8	—	0·0
10	M.Pradesh—Rajpur .	5	(a) 1956	25·0	100·0	10·4	—	0·0	0·0	25·0	1·1	10·4	40·2	1·8
		5	(b) 1957	25.0	100·0	8·8	—	0·0	0·0	25·0	1·1	8·8	84·2	3·9
		5	(c) 1958	89·0	100·0	21·0	—	0·0	0·0	89·0	2·4	21·0	134·0	3·6

TABLE No. 13—*contd.*

Sl. No.	State and Block	Position on 30th June of the year	Other owned funds: Average per society	Other owned funds: % to total owned funds	Other owned funds: % to total all funds	Advance from Central Bank: Average per Society	Advance from Central Bank: % to total all funds	Total owned funds	Total all funds	% of owned funds to total funds	Average M.C.L. of Society	% of Col. 19 to Col. 24
1	2	4	16	17	18	19	20	21	22	23	24	25
1	Andhra—Akiveedu	(a) 1956	1846·5	37·1	11·3	11372·5	69·6	9945·9	32690·9	30·4	35000·0	32·4
		(b) 1957	2191·7	35·7	14·1	9318·0	60·3	12286·5	30924·5	39·7	35000·0	26·6
		(c) 1958	2564·8	38·8	11·0	16832·0	71·8	13214·7	46878·7	28·2	35000·0	48·1
2	Andhra—Nizamsagar	(a) 1956	1388·8	87·5	22·0	4725·0	74·9	7937·0	31562·0	25·1	11315·0	41·8
		(b) 1957	1619·8	83·5	19·9	6206·0	76·2	9702·0	40732·0	23·8	11977·0	51·8
		(c) 1958	1935·6	82·7	13·3	12210·0	83·9	11706·0	72756·0	16·1	39502·0	30·9
3	Assam—Lakhipur	(a) 1956	20·4	6·7	0·4	4357·5	91·7	1226·8	18811·8	6·5	6125·0	71·1
		(b) 1957	79·6	14·8	1·8	3799·6	87·5	2693·1	21703·1	12·4	9400·0	40·4
		(c) 1958	62·4	11·5	1·6	3387·0	86·2	2707·1	19642·1	13·8	8250·0	35·3
4	Bihar—Tajpur II	(a) 1956	394·8	61·0	21·0	1233·2	65·6	3238·2	9404·2	34·4	2528·0	48·8
		(b) 1957	707·8	71·3	29·4	1415·5	58·8	4961·2	12038·7	41·2	2844·0	49·8
		(c) 1958	709·4	70·9	35·4	1003·9	50·1	5005·2	10024·4	49·9	2916·0	34·4
5	Bombay—Manavadar	(a) 1956	480·7	11·1	1·4	29396·0	87·2	21662·8	168643·4	12·8	27400·0	107·2
		(b) 1957	949·2	14·3	1·9	43796·0	86·8	33296·0	252276·0	13·2	19380·0	226·0
		(c) 1958	1427·0	13·8	1·8	70813·0	87·2	51645·1	405710·1	12·7	31800·0	222·7
6	Bombay—Morsi	(a) 1956	1214·0	51·4	7·1	14730·4	86·2	11799·0	85451·0	13·8	A	—
		(b) 1957	1526·8	54·8	11·1	10922·8	79·7	13923·5	68537·5	20·3	A	—
		(c) 1958	1526·8	53·1	10·2	12146·0	80·9	14381·0	75111·0	19·1	A	—

TABLE No. 13—*contd.*

1	2	16	17	18	19	20	21	22	23	24	25
7	H. Pradesh—Thoeg . .	1383·2	49·8	40·8	514·2	18·1	13877·0	16948·0	81·9	2308·0	26·6
		1440·2	49·5	33·4	1390·0	32·3	14541·0	21536·0	67.5	3100·0	44·8
		1724·4	51·8	41·3	850·0	20·3	16650·0	20900·0	79·7	3100·0	27·4
8	Kerala—Pazhayannur . .	709·3	83·8	41·2	—	0·0	3238·1	3445·9	94·0	10320·0	—
		1020·9	54·6	51·2	—	0·0	3736·2	3987·0	93·7	9820·0	—
		1122·9	56·2	53·7	—	0·0	3995·3	4231·3	94·4	10040·0	—
9	M. Pradesh—Ashta . .	11.5	1.9	0.3	3255.8	84.4	3000.7	19279.7	15.6	23978.6	13.6
		75.3	5.5	2.3	1881.4	57.7	6886.6	16293.5	42.3	35492.0	5.3
		458.8	16.2	4.5	7326.8	72.1	14764.0	50798.0	27.9	23728.0	30.9
10	M. Pradesh—Rajpur . .	214.8	89.6	9.7	1924.2	87.3	1199.0	11020.9	10.9	2680.0	71.8
		257.8	91.2	11.8	1808.2	83.1	1414.0	10876.0	13.0	2680.0	67.5
		334.2	79.0	8.9	3204.6	85.2	2116.0	18809.0	11.2	8893.0	36.0

A—Not fixed.

TABLE No. 13—*contd.*

SHARE CAPITAL

Sl. No.	State and Block	No. of so-cie-ties	Position on 30th June of the year	From Members: Average per society	From Members: % to total share capital	From Members: % to total owned funds	From Govt.: Average per society	From Govt.: % to total share capital	From Govt.: % to owned funds	Total: Average per society	Total: % to total all funds	Total: % to total owned funds	Deposits: Average per society	Deposits: % to total all funds
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
11	Madras—Gobichettipalayam	5	(a) 1956	4063·0	100·0	49·2	—	0·0	0·0	4063·0	15·6	49·2	—	0·0
		5	(b) 1957	4606·4	100·0	48·9	—	0·0	0·0	4606·4	16·3	48·9	—	0·0
		5	(c) 1958	5063·6	100·0	49·3	—	0·0	0·0	5063·6	16·7	49·3	—	0·0
12	Mysore—Mandya	5	(a) 1956	1770·1	100·0	60·9	D	D	D	1770·1	10·2	60·9	—	0·0
		5	(b) 1957	3304·4	100·0	59·8	D	D	D	3304·4	10·6	59·8	126·0	0·4
		5	(c) 1958	4518·5	100·0	62·8	D	D	D	4518·5	12·9	62·8	220·0	0·6
13	Orissa—Bhadrak	5	(a) 1956	186·0	100·0	68·8	—	0·0	0·0	186·0	10·5	68·3	—	0·0
		5	(b) 1957	186·0	100·0	39·8	—	0·0	0·0	186·0	11·6	39·8	—	0·0
		5	(c) 1958	198·2	100·0	41·3	—	0·0	0·0	198·2	15·4	41·3	—	0·0
14	Punjab—Sonepat	5	(a) 1956	701·8	100·0	63·7	—	0·0	0·0	701·8	18·2	63·7	—	0·0
		5	(b) 1957	804·2	100·0	67·2	—	0·0	0·0	804·2	17·9	67·2	29·8	0·7
		5	(c) 1958	914·4	100·0	62·9	—	0·0	0·0	914·4	15·3	62·9	580·9	9·7
15	Punjab—Srihargobindpur	5	(a) 1956	993·0	100·0	39·2	—	0·0	0·0	993·0	18·1	39·2	39·0	0·7
		5	(b) 1957	1099·8	100·0	63·1	—	0·0	0·0	1099·8	19·4	63·1	29·6	0·5
		5	(c) 1958	1234·0	100·0	62·2	—	0·0	0·0	1234·0	19·6	62·2	22·2	0·4
16	Rajasthan—Sanganer	—	(a) 1956	—	—	—	—	—	—	—	—	—	—	—
		5	(b) 1957	426·0	100·0	84·9	—	0·0	0·0	426·0	9·5	84·9	—	0·0
		5	(c) 1958	1262·0	100·0	89·0	—	0·0	0·0	1262·0	11·6	89·0	1·0	0·01
17	Uttar Pradesh—Goverdhan	5	(a) 1956	485·6	100·0	49·5	—	0·0	0·0	485·6	13·6	49·5	210·5	6·2
		5	(b) 1957	855·9	100·0	52·5	—	0·0	0·0	855·9	21·9	52·5	50·7	1·3
		5	(c) 1958	1072·9	100·0	51·8	—	0·0	0·0	1072·9	30·9	51·8	—	0·0
18	W. Bengal—Md. Bazar	5	(a) 1956	497·9	100·0	27·0	—	0·0	0·0	497·9	3·5	27·0	—	0·0
		5	(b) 1957	528·3	100·0	28·1	—	0·0	0·0	528·3	3·6	28·1	—	0·0
		5	(c) 1958	541·7	100·0	28·5	—	0·0	0·0	541·7	3·0	28·5	—	0·0
	All Blocks	78	(a) 1956	1153·6	100·0	54·0	D	D	D	1153·6	11·9	54·0	23·2	0·2
		84	(b) 1957	1461·7	100·0	57·0	D	D	D	1461·7	12·9	57·0	22·7	0·2
		84	(c) 1958	1920·7	100·0	59·9	D	D	D	1920·7	12·6	59·9	59·8	0·4

D—A sum of Rs. 100 has been contributed by Govt. to one society only.

TABLE No. 13—*contd.*

Sl. No.	State and Block	Position on 30th June of the year	Other owned funds: Average per society	Other owned funds: % to total owned funds	Other owned funds: % to total all funds	Advance from Central Bank: Average per society	Advance from Central Bank: % to total all funds	Total owned funds	Total all funds	% of owned funds to total funds	Average M. C. L. of society	% of Col. 19 to Col. 24
(1)	(2)	(4)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
11	Madras—Gobichettipalayam	(a) 1956	4194·4	50·8	16·1	17851·0	68·4	41286·9	130541·7	31·6	45000·0	39·7
		(b) 1957	4821·8	51·1	17·0	18864·2	66·7	47140·9	141461·8	33·3	51000·0	37·0
		(c) 1958	5206·2	50·7	17·2	19994·6	66·1	51348·9	151321·9	33·9	51000·0	39·2
12	Mysore—Mandya	(a) 1956	1134·3	39·1	6·5	14486·8	83·3	14524·5	86058·5	16·7	20114·0	72·0
		(b) 1957	2221·2	40·2	7·1	25520·2	81·0	27628·4	155858·9	17·7	36314·0	70·3
		(c) 1958	2677·4	37·2	7·6	27615·2	78·8	35979·5	175155·5	20·5	41756·0	66·1
13	Orissa—Bhadrak	(a) 1956	86·4	31·7	4·9	1501·0	84·6	1362·0	8867·0	15·4	4020·0 C	8·8
		(b) 1957	281·8	60·2	17·6	1131·8	70·8	2339·0	7998·0	29·2	4678·0	24·2
		(c) 1958	281·0	58·7	22·0	803·4	62·6	2400·0	6417·0	37·4	4800·0	16·7
14	Punjab—Sonepat	(a) 1956	400·2	36·3	10·4	2753·4	71·4	5510·0	19277·0	28·6	5500·0	50·1
		(b) 1957	393·4	32·8	8·7	3270·8	72·7	5988·0	22491·0	26·6	5500·0	59·5
		(c) 1958	540·2	37·1	9·0	3944·2	66·0	7273·0	29898·0	24·3	6300·0	62·6
15	Punjab—Srihargobindpur	(a) 1956	1543·0	60·8	28·2	2902·2	53·0	12680·0	27386·0	46·3	5900·0	49·2
		(b) 1957	642·6	36·9	11·3	3900·8	68·8	8712·0	28364·0	30·7	5900·0	66·1
		(c) 1958	749·0	37·8	11·9	4284·2	68·1	9915·0	31447·0	31·5	5900·0	72·6
16	Rajasthan—Sanganer	(a) 1956	—	—	—	—	—	—	—	—	—	—
		(b) 1957	75·6	15·1	1·7	3960·0	88·8	2507·9	22307·9	11·2	6900·0 C	60·1
		(c) 1958	155·5	11·0	1·4	9500·0	87·0	7087·5	54592·5	13·0	14300·0 C	74·6
17	Uttar Pradesh—Goverdhan	(a) 1956	496·2	50·5	13·9	2387·8	66·7	4908·9	17900·2	27·4	2800·0	85·3
		(b) 1957	773·0	47·5	19·7	2234·3	57·1	8144·7	19569·2	41·6	2809·0	79·8
		(c) 1958	998·0	48·2	28·8	1400·0	40·3	10354·3	17354·7	59·7	2800·0	50·0
18	W. Bengal—Md. Bazar	(a) 1956	1341·3	72·9	9·4	12359·0	87·0	9196·1	70991·1	13·0	3700·0	334·0
		(b) 1957	1349·6	71·8	9·3	12701·0	87·1	9389·6	72894·6	12·9	5520·0	230·1
		(c) 1958	1359·9	71·4	7·6	15876·0	89·3	9508·1	88888·6	10·7	5520·0	287·6
	All Blocks	(a) 1956	982·2	46·0	10·1	7574·0	77·8	166592·9	759179·3	21·9	12463·0 B	57·5
		(b) 1957	1101·2	43·6	9·7	8722·0	77·1	215290·6	949849·7	22·7	14105·4 B	61·3
		(c) 1958	1287·0	40·1	8·4	11969·7	78·6	269450·7	1279935·1	21·1	16604·6 B	72·1

B. For 6 societies data not available or not fixed.

C. For one society data not available.

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- Group Dynamics in a North Indian Village.
- Evaluation Report on First Years' Working of Community Projects.
- Community Projects—First Reactions.
- Training of Village Leaders in Bhopal.
- Cotton Extension in P. E. P. S. U.—A case study.
- Evaluation Report on Second Years' Working of Community Projects (Vols. I & II).
- Evaluation Report on Second Years' Working of Community Projects (Summary).
- Training of Village Artisans in Bihar.
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- Bench Mark Survey Reports-Pusa (Bihar), Mohd. Bazar (West Bengal) and Arunachal (Assam). Blocks
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- Evaluation Report on the Working of the Welfare Extension Projects of the Central Social Welfare Board.
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